



# ■ spotlight

October 2010 Vol. 43 No. 10



A monthly publication spotlighting top producers of American Income Life and National Income Life





**Roger Smith**

President & CEO  
AIL & NILICO

# Success: A Defining Moment

“From what we get, we can make a living; what we give, however, makes a life.” - Arthur Ashe

When I was a young Agent, there was a small group of us that was highly competitive. Our rivalry began with meager stakes to match our meager wallets. When the leader boards came out each week, the lowest man on the totem pole had to buy lunch for the group.

As we worked harder and began making more money, it was no longer enough to best each other on the leader boards. No, the entire world had to know what hot shots we were!

It all started with the suits. Dress for success, right? One guy came in with this really sharp, custom-tailored suit that he had paid (at the time) a small fortune for. Not to be outdone, the following week we all sported custom-made suits, and soon we were wearing high-dollar duds every day of the week.

The rivalry continued to escalate. The symbols of wealth became more and more ostentatious, culminating in the ultimate display of youthful luxury and splendor: cars. I don't even have to say the names; I'm sure you can guess. I remember the morning when the first guy drove up in the hottest little sports car I'd ever seen. Needless to say, serious car shopping began that very day.

By this time, we were starting to resemble characters from the movie “Wall Street.” We were every bit as cocky, too!

And then, life started happening.

One guy's wife became seriously ill. He sold the car to help pay the bills.

Another guy not only got carjacked, but they beat him up and took his jewelry. When he was transported to the hospital, they cut off his beautiful suit.

As for me... well, I was a little too cool, fast, and loose, and totaled my fancy car. At some point, the clothes were packed off to Goodwill. I have no idea what happened to the rest of the stuff.

I learned valuable lessons from all this. The fact that I no longer had my car did not make me any less “successful” than I was when I had it. I was still me, and I still kicked butt on the weekly leader boards! That car didn't define who I was — who any of us were — any more than fancy clothes or anything else we'd acquired. It's just stuff. It comes, it goes.

The only thing that lasts, the only thing that matters is the mark we each leave as we make our way. No one will remember what we had, but they will remember what we did, what we gave, whom we helped, what we changed for the better.

The parable says “To whom much has been given, much will be expected,” or alternatively, “With great power comes great responsibility.” Of course, Bernard Rapoport knew this, and that's why American Income is the Company it is today: one known for its integrity, honesty, and service to others. Very few people in this life find themselves in the unique position that we do as representatives of American Income and National Income Life. Think about it: in the course of just doing our jobs each day, each one of us plays a part in improving the quality of life for working families. What an honor and a privilege!

This, my friends, is success. It is my sincere hope that each of you strives to be truly successful.



**■ spotlight**

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**SGA CAREER TRACK**

**New Markets Opening & Expanding**

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

**TOTAL BONUSES PAID OUT**

This month AIL and NILICO paid a total of \$1,955,049 in bonuses. For more information on the monthly bonuses, turn to Page 9.

**Total: \$1,955,049**

**REQUIRED RETENTION RATE**

Effective Jan. 1, 2010, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

**Retention: 68.0%**  
**Net to Gross: 78%**

**DATES TO REMEMBER**

eApp business should be uploaded to Home Office by **Tuesday 11/23 before 2:00 P.M. CST** and paper apps end and PR credits must be at HO by **Wednesday 11/24** to count for November production.

**MILLION DOLLAR CLUB**



We salute **Maria Esposito** from the Hartman Agency, who qualified for the Million Dollar Club in September of 2010 with \$1,000,101 of Net ALP.

Maria will receive a bonus of \$5,000 and the Million Dollar Club Award on stage at the 2011 Convention in Miami. Congratulations on your achievement.

**FOUNDER'S CLUB September 2010 Qualifiers**

Outstanding Producers & PR Representatives:



**Max Quasem**  
Cohen-Cohen Agency  
20th Qualification  
\$63,244 Net ALP  
87.4% Ret



**Robert Ulreich**  
Jatoft-Foti Agency  
11th Qualification  
\$61,666 Net ALP  
86.3% Ret



**Lesina Ah Sue**  
Friedlander Agency  
3rd Qualification  
\$65,119 Net ALP  
79.3% Ret



**Jun Ma**  
Altig-Orlovic Agency  
1st Qualification  
\$55,720 Net ALP  
83.0% Ret



**Lily Tchen**  
Cohen-Cohen Agency  
11th Qualification  
\$65,155 Net ALP  
90.3% Ret



**Samantha Chui**  
Hogan Agency  
4th Qualification  
\$54,882 Net ALP  
81.4% Ret



**Gil Legarte**  
Jatoft-Foti Agency  
1st Qualification  
\$65,041 Net ALP  
88% Net to Gross



**Michael Schumacher**  
Arias Agency  
1st Qualification  
\$54,912 Net ALP  
90.1% Ret



**TEXAS BBQ**

**PG. 04**



**LEADERSHIP ACADEMY**

**PG. 07**



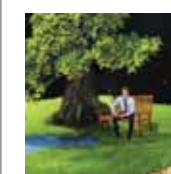
**LAPTOP AD**

**PG. 10**



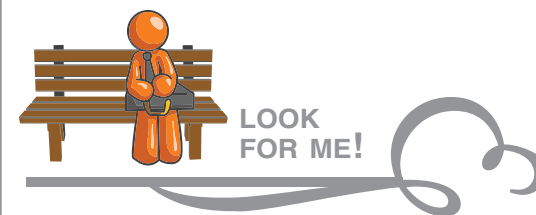
**15% CONTEST**

**PG. 11**



**HOW DO YOU DEFINE SUCCESS?**

**PG. 12**



**LOOK FOR THE ASTERISK**

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2011 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2011 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). *Check your production! If there is an asterisk by your position, you could be on your way to Miami, staying at the fabulous Fontainebleau Resort, and appearing on stage! The convention will be held May 30 - June 2, 2011.*



# BILLION DOLLAR TEXAS BBQ CONTEST

Fabulous food, laughter, music, and dancing were the order of the day at the Billion Dollar Bar-B-Q held October 2, 2010 at the home of Torchmark CEO Mark McAndrew. The event honored the one billionth dollar of NET ALP issued under Roger Smith's leadership. Winners of the August production contest and their guests were flown to Texas for the much anticipated celebration.



## Opportunity Unlimited.

### College Recruiting

The National Association of Colleges and Employers (NACE) conducts an annual survey of college students measuring key factors related to graduates and soon-to-be graduates and their search for employment.

#### Responsiveness of the market to graduating students

- Only 38% of students who applied for jobs received at least one offer.
- Just over 24% of applicants had a job secured for after graduation.
- In 2009, only 19.7% had a job in hand, while in 2007 more than 50% of senior applicants had secured a job for after graduation.
- Of those receiving a job offer, more than 59% had accepted an offer. By contrast, only 45% of those who received offers in 2009 accepted an offer.

#### Methods students use to approach the job market as they near graduation; and resources students use to seek their first full-time job after getting their degree

The dominant search activities reported by student applicants in this year's survey were:

- Visiting company web sites (93%)
- Checking job postings on company web sites (87%)
- Networking with friends or relatives (86%)
- Attending career fairs (81%)
- Checking job postings on the college career center web site (80%)
- Networking using social media — Facebook, MySpace, or LinkedIn (91%)

#### Preferences regarding job and/or employer attributes that may influence a student's decision for whom to work or not to work

The four most important job/employer attributes as ranked by this year's graduates were:

- Opportunity to advance
- Company's location — 16% of students who rejected offers reported that location relative to their families was the deal breaker
- Job security
- High starting salary

It's interesting that starting salary is last on this list.

#### Other interesting facts

- 12% would reject a job offer due to lack of name recognition for the company.
- 83% of seniors from the Class of 2010 expressed the willingness to put in more than 40 hours per week on the job.
- 46% of students looking for a job expected to rely on their parents' financial support in their first year after college.

As you can see, College Recruiting is still one of your best opportunities to build your current and future management team. Feel free to contact me if I can be of assistance in your recruiting efforts.

*Ron Newlin*  
Director of College Recruiting

## Direction



**Rob Falvo**

Senior Vice President  
of Field Operations

## Success Defines Us

If you were to ask everyone you know for their definition of success, no two answers would be exactly alike — nor should they be. My personal definition is: Success is the daily realization of predetermined worthwhile goals, worthwhile both to me and to others.

Socrates was convinced that we give the most attention to the least important things and the least attention to the most important things. He believed that “wealth does not bring about excellence, but excellence brings about wealth and all other public and private blessings for men.” It was the state of our souls that was most important to Socrates: the inner life of each person, greatness of spirit, wisdom, inner excellence.

When we give precedence to the inner, both inner and outer fall into place. When we follow the opposite course, emptiness will result. Success as I define it begins with something in the inner life of thought, feeling, imagination, and judgment. Success as I define it resonates deeply with our innermost needs and values, which then naturally manifests in the outer world. Only then can we attain the harmony and balance necessary for true happiness and true success.

The quest for success should be an exciting and fulfilling adventure, where the joy is in the journey. I've said it before: one should not approach the road to success as one on which we travel today to reach success tomorrow. Aspirations to succeed and excel need to drive us every day. Or, most days, anyway!

#### What do you want?

We need a clear conception of what we want, a vivid vision, a goal or set of goals powerfully imagined. What do you want to be? What do you want to do? Are you becoming it now? Are you beginning to do it already, if only in a small way? If not, why not? What are you waiting for? If you are moving in a general direction you feel good about, are you making the sort of progress you think is appropriate?

#### You can do it!

We must have confidence that we can attain our goals. When we set ourselves high goals, we always face a challenge. The great Harvard psychologist and philosopher William James said that we need to learn to banish unhelpful doubts and cultivate beneficial self-confidence. Whenever we set new goals we believe in, higher goals we aspire to, and whenever we face new opportunities for growth and development, it is easy for doubt to rush in and catch up with us.

#### Focus!

Dreamers can live within the confines of condition and often are unable to accomplish anything in the real world. Their imaginations are in gear, their visions are vivid, but they are unable to make the leap from their dreams toward their goals. We need to focus on making things happen; what it takes to get from A to Z, if you will.

#### Commit!

We need an emotional commitment to the importance of what we're doing, and to the people with whom we are doing it.

This is a commitment expressed not in a single action, nor even in a number of actions over a period of time, but in an entire way of life. It means committing one's very self to being a “successful” person. In the immortal words of Vince Lombardi, “The quality of a person's life is in direct proportion to their commitment to excellence, regardless of their chosen field of endeavor.”

Finally, remember that how we define success defines us. How do you define success? How does the world define you?





**Bernard Rapoport**

Founder  
American Income Life

## A Short History Of American Income Life!

We had an idea in 1960 that American Income was going to be known as THE union company. Everybody associated with American Income was a union member. I've always had a reputation with labor leaders because I've always been interested in the plight of the working folks. I tried to instill that love for workers with all of our associates at AIL. Yes, and I'll repeat this: "I wanted to be known as THE union company."

Today, those associated with American Income can give thanks to the labor movement because of the faithfulness they had to those of us at American Income who were truly the most articulate supporters. Yes, ours is a company that cared about the little guy and we ourselves perceived that we were part of "the little guys". Our goal was to be the largest union company in the life insurance industry. It's true that the rest of the labor management couldn't believe this, but by golly, we proved it to them and they became our greatest supporters. It wasn't easy building a company in those days, but we never gave up! Those associated with me never got discouraged when things got rough. We knew that as long as we kept faith with the labor movement, our future was secured.

Well, today we have wonderful leadership in American Income. Roger Smith is an old-timer with AIL. He's doing a great job leading the Company. So are many American Incomers who are leading officers on the AIL leadership team. Roger intelligently surrounds himself by some of the most wonderful people who are truly capable and who are devoted to the labor movement. The one requisite for American Income was, is, and always will be an understanding of the totality of the commitment we have to the labor movement. We're there for them as they are for us. In the early days, when an agent earned a thousand dollars in a month — that was a big deal. Today,

American Income is not the same company that it was in the 1950s. It's more sophisticated and has the good fortune of not having to make the mistakes that we made in the early days. But the commitment to the working populace of our nation is the greatest attribute of AIL.

There are some great leaders on the American Income team. It begins with a marvelous chairman and CEO of Torchmark, Mark McAndrew; he's one of the most effective people I've known in my life. He's a genius but he never lets it show. But believe me it's there.

The one thing I miss the most, as I retired, was the Saturday morning calls with the SGAs. I always looked forward to talking to them every Saturday morning. Well, today they are a marvelous group of people. Most I know and there are a few that I don't, but I know they and all of us at AIL have one thought in mind: AIL is the greatest life insurance company in the world. That's what we believe; and that's what we seek to prove day after day after day.



# LEADERSHIP ACADEMY

### Leadership Academy: Great Leaders

Great leaders are **made** not born. That means that if you have the desire and willpower, you can become an effective leader. Great leaders develop through the ongoing process of self-study, education, training, and experience. The AIL Leadership Academy helps attendees define and implement that process.

To inspire and motivate people to a higher level of teamwork, there are certain things a leader must be, know, and do. The Leadership Academy 201 teaches critical skills in the recruiting arena, the coaching of agents, and adhering to accountability for results. This knowledge does not come naturally, but is acquired through continual work and study. Good leaders are always working and studying to improve their leadership skills; they are NOT resting on their laurels.

**"Leadership is all about people ... and getting the most out of people. Effective leaders are made, not born. They learn from trial and error, and from experience. When something fails, a true leader learns from the experience and puts it behind him. You don't get reruns in life. Don't worry about what happened in the past." — Colin Powell**



For further inspiration, visit  
[www.aillacademy.com](http://www.aillacademy.com)



## ■ Anniversaries

**30 Years of Service**  
Eric Giglione, SGA  
**28 Years of Service**  
Rick Altig, SGA  
**25 Years of Service**  
Ted Schilling, Agt  
**23 Years of Service**  
Angeles Ordas, Agt  
**19 Years of Service**  
David Hausman, SGA  
Jinzhou Zhao, Agt  
**17 Years of Service**  
Douglas Bauknecht, Agt  
**14 Years of Service**  
Joey Kennedy, Agt  
**13 Years of Service**  
Carla Miller, SGA  
**12 Years of Service**  
Carl Boldon, MGA  
Anthony Christman, Agt  
Pamela Drury, SA  
Benjamin Mancillas, Agt  
**11 Years of Service**  
David Zophin, SGA  
**10 Years of Service**  
Eric Neal, SGA  
**9 Years of Service**  
Kevin Appasamy, RGA  
Matthew Dahler, MGA  
Joseph Larsen, Agt  
**8 Years of Service**  
David Farraway, RGA  
Frederick Hadayia, SGA  
**7 Years of Service**  
Preston Foster, Agt  
Benjamin Foti, SA

Matthew Hogan, SGA  
John Keiderling, MGA  
Jason Mayer, RGA  
Matthew Melhorn, RGA  
Corey Neff, RGA  
**6 Years of Service**  
Richard Barbour, RGA  
Laura Fisher, SGA  
Robert Hamilton, RGA  
Eugene Kashkin, MGA  
Sami Mogannam, GA  
Derek Sandilands, MGA  
Moswen Taylor, RGA  
**5 Years of Service**  
Andrea Barenholtz, Agt  
Jay Bentley, PR  
Lamine Diakhate, Agt  
Vincent LaRocca, Agt  
Steven Stensrud, RGA  
Craig Strompf, MGA  
**4 Years of Service**  
Patrick Bendure, RGA  
Andrew Haskins, MGA  
Frank Jendusa, Agt  
John Keliher, PR  
James Logan, SGA  
Gordon Mooc, SA  
Orett Nelson, Agt  
Jeffery Thiel, SGA  
**3 Years of Service**  
Viki Farr, PR  
Keith Green, Agt  
Maria Greene, MGA  
Nellie Johnson, Agt  
Stephen Jubrey, MGA  
Jun Ma, Agt

Ryan McIntosh, RGA  
Luciana Mosca, GA  
Tyler Murray, Agt  
Edward Rangel, SA  
Brittany Smart, Agt  
Maricela Soto, PR  
Brian Sundberg, MGA  
Patrick Taylor, Agt  
Timothy Watson, GA  
Haoyu Xu, MGA  
**2 Years of Service**  
Andre Bishop, MGA  
Dorian Brown, MGA  
Barbara Corigliano, MGA  
Virginia Dotson, SA  
Jason Duty, MGA  
Matthew Girard, Agt  
James B Hill, RGA  
Seth Holmberg, GA  
Stephanie Kies, Agt  
Joshua Lenix, Agt  
Michal Majewski, MGA  
Charles McDonald, Agt  
Patricia Molina, PR  
Tien Nguyen, SA  
Stephanie Novel, Agt  
Ron Pavon, Agt  
David Peebles, MGA  
Daniel Pinschmidt, Agt  
Courtney Rogers, MGA  
Brian Ryan, PR  
Tim Smith, MGA  
Aaron Spears, SA  
**1 Year of Service**  
Luke Abler, SA  
Maria Alcon, SA

Karen Amaglio, Agt  
Stephen Archer, MGA  
Jeffrey Bailey, MGA  
Maurice Baritz, Agt  
Michael Benney, SA  
Janet Bingham, GA  
Karen Blanton, Agt  
Aaron Bullard, SA  
Richard Callaghan, SA  
James Cannon, SA  
Maria Carrera, Agt  
Quisha Castro-Lopez, SA  
Brienne Champneys, Agt  
Betty Christians, SA  
Juan Cordova, MGA  
Ashken Dangleben, Agt  
Carmelo DeCicco, Agt  
Djenabou Diallo, GA  
Julia Dibartolomeo, PR  
Jane Dunlop-Sipa, Agt  
Atapana Faimalo, SA  
Kevin Fink, Agt  
Kristen Fitzhugh, Agt  
Juanita Fussell, MGA  
Irma Garate, Agt  
Louie Gonzalez, MGA  
Semi Halanukonuka, SA  
LaLitha Janardhanan, SA  
Ariana Jones, SA  
Christopher Jones, PR  
Mark Kukielski, GA  
Herman Lewis, SA  
Erika Little, MGA  
Manu Manu, SA  
Andrea Marulanda, SA  
Michael Matteo, SA

Rosemarie Mau, Agt  
Vakhtang Nazaryan, Agt  
Anthony Onukwugha, Agt  
Kathryn Parker, MGA  
Ardley Pierre, Agt  
Rocio Price, Agt  
Gary Prokop, Agt  
Toni Puamau, SA  
Syed Quadri, GA  
DaVonna Quernemoen, Agt  
Lydia Reinberger, PR  
Scott Schlee, Agt  
Tiffany Shim, MGA  
Jennifer Strickling, SA  
Eriteta Tauraoi, Agt  
Cody Terrell, SA  
Olga Tsymbal, SA  
Jenny Walker, MGA  
Royland Walker, Agt  
Troy While, SA  
Angela White, Agt  
Anthony Wolf, MGA  
Avshalom Wolfshout, Agt  
Kris Wong, Agt  
Michael Woo, Agt

## ■ Promotions

**REGIONAL GENERAL AGENT**  
Michael Boylan  
Jonathan Emura  
Victor Vicario  
Nicholas Walsh  
Christopher Weglarz  
**MASTER GENERAL AGENT**  
Luke Abler  
Jason Adamo  
Joseph Bailitz  
Malorie Bartlett  
Craig Baxter  
Jessica Blacklaws  
Mary Ann Boyd  
David Caraway  
Lauren Coyne  
Jason Duty  
Virginia Fallon  
Austin Ferguson  
Kathleen Gaultney  
Henry Gnov  
Mark Gorman  
Bret Green  
Robert Grossman  
Rita Haidinger  
Hunter Houvener  
Matthew Hubbard  
Abdilmajid Ibrahim  
Matthew Isom  
Serah James

Denise Kendall  
Harry Kochi  
Crystal McNeese  
Miles Muellner  
Begona Patino-Lopez  
William Rappe  
Barbara Roberts  
Vaaufiao Robertson  
Kamila Rosinska  
Pamela Shafer  
Brian Slazyk  
Benjamin Sorte  
Kailee Tarbox  
Anthony Theriault  
Rovie Vanhtha  
Loralee Vasquez  
Jorell Washington  
Jamison Weatherspoon  
Nicholas Wilt  
Anthony Wolf  
**60%**  
**GENERAL AGENT**  
Seth Holmberg  
Lidia Meglei  
Linsie Mickenzie  
Lars Rodal  
**57.5%**  
**GENERAL AGENT**  
Cecilia Asopardo  
David Borghi

Thristan Cooke  
Robert Drake  
Karl Gant  
Jennifer Holliday  
Sione Kanongataa  
Benjamin Mackey  
Gary Paluzzi  
Huia Stone  
Nadezhda Vitchev  
John Windham  
**55%**  
**SUPERVISING AGENT**  
Cherie Adams  
Heather Christensen  
Rolando Garcia  
Todd Halvorsen  
Adam Huck  
Adam Junk  
John Larsen  
Jason Lassic  
Gabriel Manzo  
Marshall Miller  
Breanna Newkirk  
Richard Nicholson  
Aaron Singer  
Cody Terrell  
Logan Woods  
Konnor Wylie  
Rhett Zimmerman

**52.5%**  
**SUPERVISING AGENT**  
Sione Aholoka  
Kimberly Alston  
Loushon Barrett  
Matthew Barrion  
Charles Belt  
Edward Benes  
John Boyer  
Sharille Buoy  
Ana Cabo  
Timothy Cadden  
Natalie Carollo  
Latonya Carr  
Kalle Convery  
Anthony Cruz  
Steven Curtis  
Zac Dajos  
Toni Davenport  
Niurka Dearmasduran  
Maria Geiger  
Nader Gourgy  
Mona Green  
Christopher Grunditz  
Alphonso Hall  
Filipo Havili  
Necole Jacobs  
Kylie Johnson  
Gary Jones

Sunia Kaufusi  
Jeffrey Lake  
Tevita Liutai  
Christian Maula  
David Nham  
Gary Paluzzi  
Sale Papu  
Netsia Philogene  
John Ramanucci  
Daniel Rapp  
Charles Reineke  
William Riddle  
William Robinson  
Jose Rocha  
Christian Rodriguez  
George Rosicky  
Teresa Sanders  
Jonathan Santiago  
Darrell Sarmiento  
Kyle Siskowic  
Lee Sterling  
Huia Stone  
Jennifer Strickling  
Trevor Sullivan  
Jeremy Tellier  
Georginna Thornhill  
Justin Toland  
Nicolas Ullmann  
Afuiva Vaai

## ■ Bonus

### LEADERSHIP BONUS

Qualifier	Amount	SGA
Ben Halali	\$24,706	Jatoft-Foti
Stephen Hill	23,840	Steve Friedlander
Taina Lameko	23,152	Steve Friedlander
Ernesto Magat	15,890	Jatoft-Foti
Simon Rolland	13,070	Steve Friedlander
Darron Hacker	10,156	Surace-Smith
Patrick Bendure	10,090	Surace-Smith
Jamison Weatherspoon	9,168	Surace-Smith
Michael Vasu	9,073	Surace-Smith
Norman Sellen	8,648	Steve Friedlander

### WORLD'S GREATEST BONUS

Qualifier	Amount	SGA
Amir Sedaghat	\$7,253	Altig-Orlovic
Daniel Hanson	5,864	Alt-Orl-Deley
Erez Shabtay	5,716	Cohen-Cohen
Kevin Holtz	5,690	Surace-Smith
Katie Massart	5,567	Altig-Orlovic
Amy Shui	5,272	Eric Giglione
Brock Lampee	5,200	Altig-Orlovic
Amanda Beyersdorff	4,757	Surace-Smith
Justin Adams	4,298	Simon Arias
Ryan Kendl	4,103	Altig-Orlovic

### REINSTATEMENT BONUS

Qualifier	Amount	SGA
Sami Mogannam	\$7,444	Jatoft-Foti
Richard Walus	2,433	Bob Olson
Lance Martin	2,158	Surace-Smith
John Bulecza	1,700	Matt Henderson
Steven Lucero	1,620	Jatoft-Foti
Nabil Spahi	1,464	Eric Giglione
Scott Patterson	1,342	Joseph Diecedue
Glyn Hurst	1,125	Matt Henderson
Peter Kaplanis	1,102	Josh Chalom
Lidia Meglei	1,021	Bob Olson

**Bonus Total: \$1,955,049**

## ■ New SGAs



### Curtis Moreland

Albuquerque, NM

After a particularly inspiring church service, Curtis Moreland says he literally took a leap of faith when he responded to a call from American Income last year. The former rodeo cowboy says, "I signed on and jumped in with both boots! At every step, I just kept asking what I had to do to take the next step, then the next step... and here I am! Opportunities really are unlimited at American Income!"

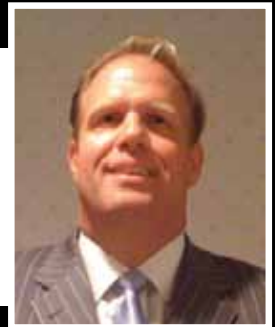
## ■ Director of the Month

Leaders growing leaders!

### Robert Gray

Robert had 100% of September Recruiting Standard and 36.5% Growth in ALP over September last year!

Kudos for the leap forward!



Leaders growing leaders!

### Rachelle Valdez

Rachelle had positive lead growth of 5,339.

Congratulations on raising the bar!





# The Needs Based Laptop Presentation...

**Filling the Customers' Need,  
Bigger Sale, Higher Closing Ratio,  
More Referrals!**



## Manager's First Time 15% Contest September Winners

**TOTAL September PAYOUT**  
**\$67,040.15**  
**TOTAL September 1st Time Bonus**  
**Earners 303**  
**TOTAL Contest PAYOUT YTD**  
**\$179,566.98**

Name	Bonus	Count	Agency
Taina Lameko	\$4,004	16	Steve Friedlander
Ernesto Magat	2,984	3	Jatoft-Foti
Simon Rolland	2,904	7	Steve Friedlander
Ben Halali	2,071	5	Jatoft-Foti
Thomas Vena	1,305	5	Simon Arias
Patrick Bendure	1,231	4	Surace-Smith
Leane Nguyen	1,221	1	Jatoft-Foti
Stephen Hill	1,174	3	Steve Friedlander
Christian Fahey	1,153	2	Eric Giglione
Raymond Risucci	1,124	3	Oldham-Bianchi
Christine Morrow	1,047	2	Steve Hartman
Darron Hacker	1,027	1	Surace-Smith
Ronnell Burns	883	2	Jeffery Thiel
Derek Wiens	881	2	Alt-Orl-Traboulay
Talanoa Takeifanga	857	4	Steve Friedlander
Ryan Bisanz	717	2	Alt-Orl-Traboulay
David Ackerman	699	1	Eric Giglione
Michael Mandella	676	1	Chris LaFond
Andrew Haskins	674	3	Chris LaFond
Ryan Hall	642	2	Laura Fisher
Adam Zlupko	638	3	Williams-Zophin
Seini Mafi	637	4	Steve Friedlander
Mark Corkrean	613	3	Steve Greer
Daniel Orr	565	2	Imran Satti
Levar Morgan	557	2	Theodore Pappas
Ronald Starr	548	2	Paul Rumbuc
Allen Nelson	544	3	Steven DiChiaro
Andres Sylva	512	3	Williams-Zophin
Dorian Oldham	491	2	Oldham-Bianchi
Keith Lindahl	476	1	Altig-Orlovic
Kasali Kotun	469	2	Williams-Zophin
Hal Herman	468	2	Oldham-Bianchi
Nicholas Zangardi	466	3	Surace-Smith
Atta Saleh	463	1	David Hausman
Jeremy Harbin	459	3	Jeremy Welch
Kevin Davis	455	2	Williams-Zophin
Brian Schreiter	449	5	Joseph Diecedue
Lucky Faaitiiti	448	2	Steve Friedlander
Kathryn Chaisson	444	2	Joe Manone
Brett Gryska	444	2	Oldham-Bianchi
Javier Sandoval	431	2	Steven DiChiaro
Alan Silverman	423	4	Cohen-Cohen
Raymond Angeles	417	1	Altig-Orlovic
Humberto Quintero	399	2	Matt Henderson
Howard Price	382	1	Theodore Pappas
Justin Sally	377	3	Williams-Zophin
Sebastian Kazek	377	1	Matt Henderson
Loretta Ekeroma	373	2	Steve Friedlander
David Wang	370	1	Bob Olson
Kevin Ishikane	369	1	Altig-Orlovic

Name	Bonus	Count	Agency
Craig Strompf	\$362	1	Furer-Whittinghill
Heather Pearce	362	2	Tim McAdams
Billy Wilder	358	1	John Akers
Jonathan Emura	355	1	Altig-Orlovic
Robert Grossman	350	1	Eric Giglione
Shane Burns	341	1	Simon Arias
Ala Awad	332	2	Chris Hernandez
Chad Brown	329	1	Scott Rehberg
Scott Hanna	324	1	Williams-Zophin
Doreen Ryan-Foti	317	1	Jatoft-Foti
Steven Cox	315	2	Steve Friedlander
Mapa Vaki	313	3	Steve Friedlander
Nancy Crampton-Brophy	308	1	Altig-Orlovic
Richard Correa	308	1	Steven DiChiaro
Roger Fung	300	1	Altig-Orlovic
Sofofo Petelo	293	2	Steve Friedlander
Steven Rotherforth	292	2	Oldham-Bianchi
Richard Nypower	289	2	Altig-Orlovic
Meliame Moeakiola	286	3	Steve Friedlander
Kraig Jilge	283	1	Jatoft-Foti
James Aalders	282	2	Imran Satti
Henry Ingraham	281	1	Williams-Zophin
Harvey Dixon	280	1	Steve Friedlander
Sione Kanongataa	265	2	Steve Friedlander
Matthew Parks	265	1	Surace-Smith
Jason Bratin	264	1	Theodore Pappas
Tiffany Roland	256	1	Altig-Orlovic
Sara Welch	255	1	Joe Manone
Stephen Jubrey	253	1	Oldham-Bianchi
Byron Paz	252	1	Josh Chalom
Marcus Noel	248	1	Altig-Orlovic
Eric LaBossiere	246	1	Altig-Orlovic
Sharif Grays	238	1	Furer-Whittinghill
William Smith	237	1	Steve Friedlander
Norman Sellen	234	1	Steve Friedlander
John Keiderling	232	1	Eric Giglione
Kellen Cuttance	232	1	Slav Bitman
Amr Shater	231	1	David Hausman
Daniel Walton	230	1	Surace-Smith
Shawn Nowak	228	1	Alt-Orl-Traboulay
Daniel Toshner	227	1	Altig-Orlovic
Brandon Teter	218	1	Matthew Hogan
Matthew Turnquist	216	2	Steven DiChiaro
Gevorg Yanukyan	214	1	Jennings-Yanukyan
Fritznel Octave	213	1	Williams-Zophin
Darren Miller	207	1	Joe Manone
Robert Black	205	1	Fred Hadayia
Matthew Ficarra	203	1	Oldham-Bianchi
Michael Romeo	201	1	Oldham-Bianchi
Samantha Chui	201	1	Matthew Hogan

### Top Contest Current Month Winners:

Taina Lameko  
\$4,004  
Friedlander



Ernesto Magat  
\$2,984  
Jatoft-Foti



Simon Rolland  
\$2,904  
Friedlander



Ben Halali  
\$2,071  
Jatoft-Foti



Thomas Vena  
\$1,305  
Arias





# 2010 Career Agent Council Weighs in on Success

“A lot of people think that success is measured by how much money you make, but to me it’s about setting goals and how to achieve them. If you have goals, you have something to work towards, which prompts you to put together a plan, which motivates you to go to work. It’s a domino effect. Every so often, evaluate your progress, and if it’s not going as planned, come up with a new one. Do everything you can to achieve your goals, leaving no room for excuses, and hold yourself accountable if it didn’t work out.”



**Lily Tchen**

**Cohen-Cohen Agency**

“Success is when you set your mind to accomplish something and you do that. It is to improve yourself and make a positive impact in yours and the life of others.”



**Amir “Alan” Sedaghat**

**Altig-Orlovic Agency**

“This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.”  
-(Joshua 1:8)



“Success is the ability to identify your purpose and cast a vision with goals; engage the forces of wisdom through acquisition of knowledge and principles in order to attain your desired results of personal fulfillment, peace, joy, financial freedom, health, energy, loving relationships, and all other things.”

**Samson Adelufosi**

**Gigliione Agency**

“Success starts with an imagination and putting yourself there. Success does not just happen; it takes a plan and the execution of that plan. It’s also doing the things that others are not willing to do, and making that a habit. Success starts when you decide to become successful.”



**Max Quasem**

**Cohen-Cohen Agency**

“Success is a mark of reaching production goals that you have set for the week, month, and year. You must set those goals and push yourself. Hard work — persistence is key in this business. In addition to reaching production goals, the quality of business is critical to success at AIL. Fortunately, we are surrounded by successful people. Learn from them and sharpen your skills in order to help you get to the next level.”



**Maijargal “Mike” Sukhbaatar**

**Lasala Agency**

“Success is a state of mind where all things are possible, and all good things are inevitable. You achieve success by turning on a light switch in your mind, and in an instant, your life changes for the better, and forever. Winston Churchill said, ‘Never, never, never quit.’ My two rules are: (1) Don’t quit, and (2) Don’t forget the first rule. If you maintain respect for your leaders, an enthusiastic friendship with your peers, and compassionate concern for your clients, a successful career with AIL is a virtual certainty.”



**Bob Ulreich**

**Jatoft-Foti Agency**

“The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather in a lack of will.”

-Vince Lombardi

“I believe this statement to be the true foundation of being successful with American Income Life or as I like to refer to “living the American Income Life.” I am not the most talented in the company. What I am is very passionate about what we do and why we do it. I do exactly what it takes to not sell a prospect but to help a family whether they buy or not. The reason people are successful is because they are willing to do the things that unsuccessful people won’t do.”



**Ross Ewen**

**Rehberg Agency**

“To me, the way to achieve success is: think positive, work hard, and make good decisions. Once you decide to do some thing (any thing), work hard on it, think positive about it, then God helps too, and you will be successful.”



**Omar Hashimi**

**Jatoft-Foti Agency**

Check us out at [www.mylifeatnilico.com](http://www.mylifeatnilico.com) and [www.mylifeatnilico.com](http://www.mylifeatnilico.com) to read more definitions of success and share your own. Visit <http://tinyurl.com/AIL-NILICOFacebook> to post your definition on our Facebook wall.



# How do YOU define SUCCESS?



The Career Agent Council was formed in 2005 to recognize career Agents who exemplify excellence in service to both the Company and their clients. To qualify for membership in this elite group, personal producers must have at least four years tenure, write \$120,000 or more net ALP for the calendar year, and have a retention rate of at least 70 percent. Members donate their time, experience and field knowledge by meeting periodically to present suggestions on how our field force can be more productive.



# Individual Producers



1. Amir Sedaghat  
Surrey, BC



2. Daniel Hanson  
Minneapolis, MN



3. Justin Adams  
Pittsburgh, PA



4. Katie Massart  
Calgary, AB



5. Ofa Tupouniua  
Auckland, NZ



6. Amy Shui  
Edison, NJ



7. Kevin Holtz  
Cleveland, OH



8. Cecilia Asopardo  
Concord, CA



9. Ryan Kendl  
Provo, UT



10. Steven Stensrud  
Calgary, AB



11. Christopher Newman  
Cleveland, OH



12. Matthew Cosic  
Cleveland, OH



13. Dorian Brown  
Altamonte Sprgs, FL



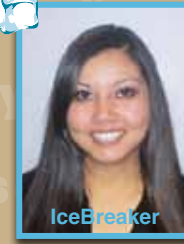
14. Ben Halali  
San Jose, CA



15. Gil Legarte  
Concord, CA



16. Brock Lampee  
San Jose, CA



17. Kristy Nguyen  
San Jose, CA



18. Steven Edgell  
Hillsboro, OR



19. Brenton Betts  
Calgary, AB



20. Erez Shabtay  
Los Angeles, CA

## IceBreakers

**Gary Jones**  
San Jose, CA  
\$18,044 Net ALP  
Ben Halali MGA  
Jatoff-Foti SGA

**Trevor Mayer**  
Redmond, WA  
\$13,766 Net ALP  
Keith Lindahl MGA  
Altig-Orlovic SGA

**Philip Rigoli**  
Burlington, MA  
\$13,605 Net ALP  
Ryan Hall MGA  
Laura Fisher SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## September Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Amir Sedaghat	\$35,677		88.4	Bobby Gujral	Altig-Orlovic
2.	Daniel Hanson	34,463		78.4		Alt-Orl-Deley
3.	Justin Adams	28,578		78.5	Justin Adams	Simon Arias
4.	Katie Massart	26,084		87.1	Brenton Betts	Altig-Orlovic
5.	Ofa Tupouniua	25,838		85.4	Norman Sellen	Steve Friedlander
6.	Amy Shui	24,337		75.5	David Ackerman	Eric Giglione
7.	Kevin Holtz	24,233		74.4	Michael Vasu	Surace-Smith
8.	Cecilia Asopardo	23,447	98		Gil Legarte	Jatoff-Foti
9.	Ryan Kendl	23,372		85.2	Nicholas Lorence	Altig-Orlovic
10.	Steven Stensrud	22,852		75.8	John McGrath	Altig-Orlovic
11.	Christopher Newman	21,446		70.7	Michael Vasu	Surace-Smith
12.	Matthew Cosic	21,425	95		Michael Vasu	Surace-Smith
13.	Dorian Brown	20,411		71.6	Dorian Brown	Matt Henderson
14.	Ben Halali	20,372		73.0	Ben Halali	Jatoff-Foti
15.	Gil Legarte	20,062	88		Gil Legarte	Jatoff-Foti
16.	Brock Lampee	19,805		82.0	Tiffany Roland	Altig-Orlovic
17.	Kristy Nguyen	19,180	100		Ernesto Magat	Jatoff-Foti
18.	Steven Edgell	18,999		70.3	Roger Fung	Altig-Orlovic
19.	Brenton Betts	18,836		83.9	Rory Crockford	Altig-Orlovic
20.	Erez Shabtay	18,238		86.3		Cohen-Cohen
21.	Roghie Hassan Loo	18,092		69.8	Byron Paz	Josh Chalom
22.	Gary Jones	18,044	98		Ben Halali	Jatoff-Foti
23.	Amanda Beyersdorff	17,941		81.3	James Cunningham	Surace-Smith
24.	Steven Sparkes	17,886		74.4	Randy Souliers	Altig-Orlovic
25.	Tatjana Tikhonov	17,875		75.3	Ben Halali	Jatoff-Foti
26.	Viet Chung	17,695		69.9	Ben Halali	Jatoff-Foti
27.	Keith Blackston	17,245	100		Ashlynn Orng	Alt-Orl-Stenglein
28.	Bruce Tan	17,234		92.6	Christopher Clark	Altig-Orlovic
29.	Tian Luo	16,980		76.0	Haoyu Xu	Imran Satti
30.	Darrell Sarmiento	16,917	93		Gil Legarte	Jatoff-Foti
31.	Connie Reichard	16,867	87		Garret Kun	Fred Hadayia
32.	Lily Tchen	16,683		90.3	David Iriye	Cohen-Cohen
33.	Orett Nelson	16,433		71.6		Josh Chalom
34.	Joey Sales	15,848		77.8	Christopher Clark	Altig-Orlovic
35.	Dustin Dunbar	15,726		76.8	Todd Engelson	Alt-Orl-Venekamp
36.	Sale Papu	15,631		78.1	Kilimasi Segal	Steve Friedlander
37.	Brian Welsh	14,909		80.9	Justin Adams	Simon Arias
38.	Robert Simmen	14,845		91.8	David Wang	Bob Olson
39.	James Cummings	14,794		91.8	John McGrath	Altig-Orlovic
40.	Poasi Maafu	14,733	97		Stephen Hill	Steve Friedlander
41.	Rita Charles	14,563		77.4	Stephen Hill	Steve Friedlander
42.	Henry Ingraham	14,383		74.7	Henry Ingraham	Williams-Zophin
43.	Maria Rocha	14,337		75.4	Erneston Magat	Jatoff-Foti
44.	Richard Luzaich	14,296	82		Zachary Hart	Alt-Orl-Deley
45.	Peer Shmelzer-Moratin	14,283	86		John Collins	Altig-Orlovic
46.	Filipo Havili	14,262		76.7	Lorenzo Lameko	Steve Friedlander
47.	Lydia Lozano	14,042		74.9		Furer-Whittinghill
48.	Michael Schumacher	14,004		90.1	Thomas Vena	Simon Arias
49.	Travis Picklesimer	13,872	81		Darron Hacker	Surace-Smith
50.	Trevor Mayer	13,766	93		Keith Lindahl	Altig-Orlovic

ALL TIME RECORD: STEVEN STENSRUD \$71,391 Net ALP

## YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Ofa Tupouniua	\$245,179		85.4	Norman Sellen	Steve Friedlander
*2.	Ben Halali	189,624		73.0	Ben Halali	Jatoff-Foti
*3.	Erez Shabtay	189,145		86.3		Cohen-Cohen
*4.	Terrence Asuncion	166,022		89.6	Ernesto Magat	Jatoff-Foti
*5.	Lily Tchen	161,825		90.3	David Iriye	Cohen-Cohen
*6.	Maria Rocha	155,605		75.4	Ernesto Magat	Jatoff-Foti
*7.	Lesina Ah Sue	150,157		79.3	Stephen Hill	Steve Friedlander
*8.	Max Quasem	150,094		87.4		Cohen-Cohen
*9.	Amy Shui	149,420		75.5	David Ackerman	Eric Giglione
*10.	Roghie Hassan Loo	147,050		69.8	Byron Paz	Josh Chalom
11.	Ryan Kendl	145,022		85.2	Nicholas Lorence	Altig-Orlovic
12.	Dustin Dunbar	144,951		76.8	Todd Engelson	Alt-Orl-Venekamp
13.	Kyle Wrobel	144,659		73.5	James Cunningham	Surace-Smith
14.	Gil Legarte	140,940	88		Gil Legarte	Jatoff-Foti
15.	Amir Sedaghat	139,144		88.4	Bobby Gujral	Altig-Orlovic
16.	Christian Napiza	138,382		75.7	Ben Halali	Jatoff-Foti
17.	Katie Massart	136,610		87.1	Brenton Betts	Altig-Orlovic
18.	Steven Stensrud	133,877		75.8	John McGrath	Altig-Orlovic
19.	Brock Lampee	128,405		82.0	Tiffany Roland	Altig-Orlovic
20.	Filipo Havili	127,982		76.7	Lorenzo Lameko	Steve Friedlander
21.	Ross Ewen	122,861		87.7		Scott Rehberg
22.	Elias Hazen	122,858		79.1	Darron Hacker	Surace-Smith
23.	Viet Chung	119,268		69.9	Ben Halali	Jatoff-Foti
24.	Robert Ulreich	117,029		86.3		Jatoff-Foti
25.	Samson Adelufosi	114,877		77.3		Eric Giglione
26.	Justin Germany	113,628		80.8	Tim Smith	Dan Rubio
27.	Joey Kennedy	111,336		71.0	Jesse Lawson	Altig-Orlovic
28.	Bruce Tan	110,549		92.6	Christopher Clark	Altig-Orlovic
29.	William Parmeter	109,745		71.0	Hal Herman	Oldham-Bianchi
30.	Kevin Davis	108,663		70.0	Kevin Davis	Williams-Zophin
31.	Lydia Lozano	107,852		74.9		Furer-Whittinghill
32.	Leone Tom-James	105,273		69.6		Eric Giglione
33.	Samantha Chui	104,942		81.4	Samantha Chui	Matthew Hogan
34.	Leane Nguyen	104,812	86		Ernesto Magat	Jatoff-Foti
35.	Orett Nelson	104,374		71.6		Josh Chalom
36.	Bryant Hendley	104,282		80.7	Christine Morrow	Steve Hartman
37.	Sosefo Petelo	103,760		73.5	Lorenzo Lameko	Steve Friedlander
38.	David Ramirez	102,172		81.3	Ben Halali	Jatoff-Foti
39.	Michael van Delft	102,090		88.2		Imran Satti
40.	Luciana Mosca	101,999		77.1	Carlo Bonifazi	Bob Olson
41.	Jose Lopes	101,950	73		Jose Lopes	Philip Prata
42.	Ruben Soberanes	101,556		68.8	Doreen Ryan-Foti	Jatoff-Foti
43.	Michael Perkins	101,062		84.3	Doreen Ryan-Foti	Jatoff-Foti
44.	Ryan Leong	99,697		73.8	Paul Samra	Jatoff-Foti
45.	Scott Hanna	99,541		83.2	Scott Hanna	Williams-Zophin
46.	Victor Rodos	99,517		77.4	Preeti Sahgal	Josh Chalom
47.	Ilona Patterson	99,492		85.9		Imran Satti
48.	Henry Ingraham	98,374		74.7	Henry Ingraham	Williams-Zophin
49.	Mario Andres Chavez	98,372		91.1	Doreen Ryan-Foti	Jatoff-Foti
50.	Fritznel Octave	96,495		81.6	Fritznel Octave	Williams-Zophin

ALL TIME RECORD: ROGHIE HASSAN LOO \$367,548 Net ALP



## Supervising Agents



1. **Talanoa Takeifanga**  
Auckland, NZ



2. **Ryan Neel**  
Lexington, KY



3. **Seini Mafi**  
Auckland, NZ



4. **Leane Nguyen**  
San Jose, CA



5. **Kraig Jilge**  
San Jose, CA

September Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Talanoa Takeifanga</b>	\$51,551	\$65,450	100		Simon Rolland Steve Friedlander
2.	<b>Ryan Neel</b>	39,135	42,282		77.5	Victor Vicario T J Powers
3.	<b>Seini Mafi</b>	37,463	38,622	99		Taina Lameko Steve Friedlander
4.	<b>Leane Nguyen</b>	35,294	38,317	90		Ernesto Magat Jatoft-Foti
5.	<b>Kraig Jilge</b>	29,160	61,440		69.6	Ben Halali Jatoft-Foti
6.	Mapa Vaki	24,420	24,548	98		Taina Lameko Steve Friedlander
7.	Luan Hajnaj	22,150	43,251	96		Jamison Weatherspoon Surace-Smith
8.	Michael Matteo	21,714	26,847		74.1	Brett Gryska Oldham-Bianchi
9.	Jamie Solis	20,611	27,437	93		Humberto Quintero Matt Henderson
10.	Harvey Dixon	19,626	19,794	93		Simon Rolland Steve Friedlander

ALL TIME RECORD: LUCKY FAITIITI \$95,442 1st Six Mo Agt  
ALL TIME RECORD: KRAIG JILGE \$116,116 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Kraig Jilge</b>	\$309,838	\$612,872		69.6	Ben Halali Jatoft-Foti
2.	Roger Weisman	144,296	301,935		72.8	Stephen Jubrey Oldham-Bianchi
3.	Harvey Dixon	141,354	149,824	93		Simon Rolland Steve Friedlander
4.	Michael Matteo	118,368	162,429		74.1	Brett Gryska Oldham-Bianchi
5.	Meliame Moeakiola	93,467	117,926	94		Taina Lameko Steve Friedlander
6.	Jeanette Lancaster	90,341	179,678		73.0	Curt Snow Jatoft-Foti
7.	Talanoa Takeifanga	81,456	116,858	100		Simon Rolland Steve Friedlander
8.	Maria Lealaialoto	80,879	156,381		76.3	Theresa Setefano Steve Friedlander
9.	Seini Mafi	79,359	99,105	99		Taina Lameko Steve Friedlander
10.	Taulai Siau	76,014	95,570	93		Sita Pereiro Steve Friedlander

ALL TIME RECORD: LORENZO LAMEKO \$298,373 1st Six Mo Agt  
ALL TIME RECORD: MARY ANN GAELIC \$443,893 Net ALP

## General Agents



1. **Lucky Faaitiiti**  
Auckland, NZ



2. **Ofa Tupouniua**  
Auckland, NZ



3. **Karen Gagarin**  
San Jose, CA



4. **William Parmeter**  
Rochester, NY



5. **Sione Kanongataa**  
Auckland, NZ



6. **Matthew Turnquist**  
Denver, CO



7. **Michael Romeo**  
Rochester, NY



8. **Brian Culp**  
Maumalle, AR



9. **Leslie Ellis**  
Woodridge, IL



10. **Mark Glazer**  
Flushing, NY

September Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Lucky Faaitiiti</b>	\$81,144	\$89,106		81.0	Stephen Hill Steve Friedlander
2.	<b>Ofa Tupouniua</b>	67,806	104,873	97		Norman Sellen Steve Friedlander
3.	<b>Karen Gagarin</b>	62,501	108,232		73.7	Ernesto Magat Jatoft-Foti
4.	<b>William Parmeter</b>	37,372	54,851		71.3	Hal Herman Oldham-Bianchi
5.	<b>Sione Kanongataa</b>	30,149	29,070	92		Serah James Steve Friedlander
6.	<b>Matthew Turnquist</b>	29,691	34,765		80.7	Javier Sandoval Steven DiChiaro
7.	<b>Michael Romeo</b>	27,739	46,736		74.1	Raymond Risucci Oldham-Bianchi
8.	<b>Brian Culp</b>	23,345	31,314	91		Jeremy Harbin Jeremy Welch
9.	<b>Leslie Ellis</b>	22,648	28,688	94		Hamandus Buckle Bob Olson
10.	<b>Mark Glazer</b>	22,267	25,202	93		Jason Bratin Theodore Pappas
11.	I-Perfection Harris	21,855	47,855		75.3	Jamison Weatherspoon Surace-Smith
12.	Peter Chung	21,612	61,688		71.2	Ben Halali Jatoft-Foti
13.	Syed Quadri	21,327	23,657	94		Levar Morgan Theodore Pappas
14.	Ricardo Grandt	20,898	28,199	85		Ryan Hall Laura Fisher
15.	Andrea Nichols	20,598	34,965		73.4	Stephen Jubrey Oldham-Bianchi
16.	Carlos Rodriguez	16,484	18,277	88		Brenda Hadayia Fred Hadayia
17.	Alexandra Graham	16,170	22,176	85		Marissa Willgruber Fred Hadayia
18.	Daniel Walton	16,100	38,999		71.1	Patrick Bendure Surace-Smith
19.	John Windham	15,485	28,591	90		Allen Nelson Steven DiChiaro
20.	Loretta Ekeroma	15,184	19,922		68.0	Lorenzo Lamedo Steve Friedlander

ALL TIME RECORD: SITA PEREIRA \$244,444 1st Six Mo Agt  
ALL TIME RECORD: SITA PEREIRA \$286,946 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA	
*1.	<b>Lucky Faaitiiti</b>	\$456,350	\$512,438		81.0	Stephen Hill Steve Friedlander	
*2.	<b>Karen Gagarin</b>	395,874	821,904		73.7	Ernesto Magat Jatoft-Foti	
*3.	<b>Ofa Tupouniua</b>	287,650	434,857	97		Norman Sellen Steve Friedlander	
*4.	<b>Andrea Nichols</b>	230,165	283,256		73.4	Stephen Jubrey Oldham-Bianchi	
*5.	<b>Sione Kanongataa</b>	191,370	207,774	92		Serah James Steve Friedlander	
6.	Rita Charles	189,880	307,136		80.3	Stephen Hill Steve Friedlander	
7.	William Parmeter	186,060	341,690	85		Hal Herman Oldham-Bianchi	
8.	Peter Chung	177,843	481,034		71.3	Ben Halali Jatoft-Foti	
9.	Michael Romeo	170,356	360,254	82		Raymond Risucci Oldham-Bianchi	
10.	Lesina Ah Sue	149,143	473,909	95		Stephen Hill Steve Friedlander	
11.	James May	147,365	194,997		71.3	Hal herman Oldham-Bianchi	
12.	Siupeli Tuitupou	144,539	179,747	92		William Smith Steve Friedlander	
13.	Daniel Walton	137,454	269,685		74.1	Patrick Bendure Surace-Smith	
14.	Timothy Watson	124,325	267,103		75.5	Ryan Vopat Surace-Smith	
15.	Phillip Jenkins	123,978	208,297		75.2	Michael Vasu Surace-Smith	
16.	Alfred Taren	118,785	191,075		75.8	Alex Hernandez Jennings-Dimitrova	
17.	Christopher Keller	116,653	192,113		74.2	Steven King Paul Rumbuc	
18.	Mitch Duplantis	105,156	201,361		76.5		David Hausman
19.	I-Perfection Harris	99,761	267,250		75.3	Jamison Weatherspoon Surace-Smith	
20.	Nicole Johnson	98,819	188,332		71.0	Ryan Vopat Surace-Smith	

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt  
ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP



## Master General Agents



1. **Stephen Hill**  
Auckland, NZ



2. **Simon Rolland**  
Auckland, NZ



3. **Ben Halali**  
San Jose, CA



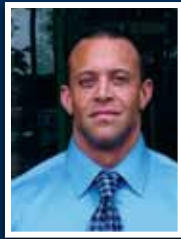
4. **Serah James**  
Auckland, NZ



5. **Norman Sellen**  
Auckland, NZ



6. **Ernesto Magat**  
San Jose, CA



7. **Harmandus Buckle**  
Woodridge, IL



8. **Gil Legarte**  
Concord, CA



9. **Hal Herman**  
Rochester, NY



10. **Heather Pearce**  
Atlanta, GA

### September Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Stephen Hill</b>	\$103,081	\$190,685		73.2	Steve Friedlander
2.	<b>Simon Rolland</b>	98,603	112,216		70.9	Steve Friedlander
3.	<b>Ben Halali</b>	80,219	259,758		70.2	Jatof-Foti
4.	<b>Serah James</b>	71,610	72,682		68.3	Steve Friedlander
5.	<b>Norman Sellen</b>	65,774	105,516		84.5	Steve Friedlander
6.	<b>Ernesto Magat</b>	62,501	142,814		73.6	Jatof-Foti
7.	<b>Harmandus Buckle</b>	60,135	69,246	88		Bob Olson
8.	<b>Gil Legarte</b>	52,241	81,433	89		Jatof-Foti
9.	<b>Hal Herman</b>	50,903	103,375		73.3	Oldham-Bianchi
10.	<b>Heather Pearce</b>	48,698	66,218	89		Tim McAdams
11.	Patrick Bendure	46,463	129,893		70.0	Surace-Smith
12.	Levar Morgan	45,498	73,719		74.8	Theodore Pappas
13.	Daniel Orr	45,126	76,099		68.1	Imran Satti
14.	Ryan Hall	41,988	55,427		68.0	Laura Fisher
15.	Brett Gryska	41,956	72,827		69.6	Oldham-Bianchi
16.	Jason Bratin	40,138	69,245		74.4	Theodore Pappas
17.	Raymond Risucci	39,676	59,994		75.5	Oldham-Bianchi
18.	Kevin Davis	39,394	65,536		69.0	Williams-Zophin
19.	Victor Vicario	39,135	44,103	89		T J Powers
20.	Jeremy Harbin	38,880	49,155		68.6	Jeremy Welch

ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt

ALL TIME RECORD: STEPHEN HILL \$410,573 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Stephen Hill</b>	\$1,227,321	\$2,199,469		73.2	Steve Friedlander
*2.	<b>Ben Halali</b>	751,402	2,446,492		70.2	Jatof-Foti
*3.	<b>Serah James</b>	741,847	841,186		68.3	Steve Friedlander
*4.	<b>Norman Sellen</b>	583,762	704,683		84.5	Steve Friedlander
*5.	<b>William Smith</b>	550,190	711,735		68.5	Steve Friedlander
6.	Stephen Jubrey	548,906	1,064,696		74.2	Oldham-Bianchi
7.	Simon Rolland	457,739	545,086		70.9	Steve Friedlander
8.	Karen McQuoid	456,548	558,342		80.4	Steve Friedlander
9.	Brett Gryska	448,561	833,492		69.6	Oldham-Bianchi
10.	Kilisimasi Segal	433,726	705,437		74.4	Steve Friedlander
11.	Sita Pereira	432,180	557,408		70.1	Steve Friedlander
12.	Hal Herman	405,505	839,072		73.3	Oldham-Bianchi
13.	Ernesto Magat	392,376	1,143,177		73.6	Jatof-Foti
14.	Zachary Hart	391,733	532,858		68.0	Altig-Orlovic
15.	Kevin Davis	384,217	631,780		69.0	Williams-Zophin
16.	David Ackerman	327,874	838,340		75.1	Eric Giglione
17.	Raymond Risucci	327,595	634,227		75.5	Oldham-Bianchi
18.	Tiffany Roland	321,569	610,526		68.6	Altig-Orlovic
19.	James Palmes	308,058	355,709		73.3	Joseph Diecedue
20.	Allen Nelson	307,368	414,384		80.9	Steven DiChiaro

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: STEPHEN HILL \$3,356,797 Net ALP

## Regional General Agents



1. **Taina Lameko**  
Auckland, NZ



2. **Ben Halali**  
San Jose, CA



3. **Stephen Hill**  
Auckland, NZ



4. **Patrick Bendure**  
Columbus, OH



5. **Thomas Vena**  
Pittsburgh, PA

### September Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Taina Lameko</b>	\$331,325	\$503,103		70.0	Steve Friedlander
2.	<b>Ben Halali</b>	154,897	440,273		71.1	Jatof-Foti
3.	<b>Stephen Hill</b>	109,707	231,165		72.9	Steve Friedlander
4.	<b>Patrick Bendure</b>	91,200	237,316		71.1	Surace-Smith
5.	<b>Thomas Vena</b>	84,670	183,325		75.2	Simon Arias
6.	Michael Vasu	78,723	267,312		72.3	Surace-Smith
7.	Samuel Cohen	72,980	152,774		71.3	Fred Hadayia
8.	Brett Gryska	70,843	167,594		72.2	Oldham-Bianchi
9.	Dorian Oldham	65,810	121,287		74.6	Oldham-Bianchi
10.	Ryan Hall	65,484	88,139		68.0	Laura Fisher

ALL TIME RECORD: TAINA LAMEKO \$623,266 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$890,826 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Taina Lameko</b>	\$3,728,665	\$5,537,508		70.0	Steve Friedlander
*2.	<b>Stephen Hill</b>	1,464,738	2,580,132		72.9	Steve Friedlander
3.	Ben Halali	1,428,067	4,408,933		71.1	Jatof-Foti
4.	Brett Gryska	997,457	1,898,180		72.2	Oldham-Bianchi
5.	Michael Vasu	881,877	2,100,562		72.3	Surace-Smith
6.	Patrick Bendure	760,032	1,992,852		71.1	Surace-Smith
7.	Alex Roland	675,966	1,359,932		69.6	Chris Hernandez
8.	Thomas Vena	605,648	1,225,960		75.2	Simon Arias
9.	Samuel Cohen	550,904	1,128,889		71.3	Fred Hadayia
10.	Christopher Clark	522,417	1,565,267		73.4	Altig-Orlovic

ALL TIME RECORD: TAINA LAMEKO \$4,501,478 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$6,224,023 Net ALP



## State General Agents *1st Six Month Agent*



**Steve Friedlander**  
CATEGORY I



**Jeremy Welch**  
CATEGORY Start Up

September Production						
Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
I	<b>Steve Friedlander</b>	71.3		\$568,971	\$263,250	216%
	Oldham-Bianchi		73.7	187,558	185,250	101%
Start Up	<b>Jeremy Welch</b>	95%		49,288	8,700	567%
	Chris La Fond	85%		50,378	32,500	155%
	T J Powers	89%		49,110	32,500	151%

YTD Production						
Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
I	<b>Steve Friedlander</b>	71.3		\$5,973,597	\$2,369,250	252%
	Oldham-Bianchi		73.7	1,987,577	1,667,250	119%
	Surace-Smith		73.2	2,223,061	2,193,750	101%
II	<b>Williams-Zophin</b>	71.4		1,428,773	1,433,250	100%
	<b>Start Up Jeremy Welch</b>	95%		68,771	8,700	790%
	Chris La Fond	85%		166,753	88,900	188%
	T J Powers	89%		135,069	88,900	152%

Rookie SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

## State General Agents *Net ALP*



**Steve Friedlander**  
CATEGORY I



**Tom Williams**  
CATEGORY II



**David Zophin**  
CATEGORY II



**Josh Chalom**  
CATEGORY III



**Imran Satti**  
CATEGORY V



**Jeremy Welch**  
CATEGORY Start Up

September Production						
Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
I	<b>Steve Friedlander</b>	71.3		\$885,036	\$585,000	151%
	Jatoft-Foti		71.1	797,623	585,000	136%
	Surace-Smith		73.2	663,584	541,675	123%
II	<b>Williams-Zophin</b>	71.4		365,602	303,350	121%
III	<b>Josh Chalom</b>	73.3		275,133	260,000	106%
V	<b>Imran Satti</b>	70.3		192,664	173,350	111%
Start Up	<b>Jeremy Welch</b>	95%		71,701	21,650	331%
	Chris La Fond	85%		71,532	43,500	164%
	T J Powers	89%		58,818	43,500	135%

YTD Production						
Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
I	<b>Steve Friedlander</b>	71.3		\$8,726,389	\$5,265,000	166%
	Jatoft-Foti		71.1	7,258,851	5,265,000	138%
	Surace-Smith		73.2	5,900,272	4,875,075	121%
II	Oldham-Bianchi		73.7	4,275,617	3,705,075	115%
	<b>Williams-Zophin</b>	71.4		3,238,756	2,730,150	119%
	Eric Giglione		70.5	2,779,524	2,730,150	102%
V	<b>Imran Satti</b>	70.3		1,628,010	1,560,150	104%
Start Up	<b>Jeremy Welch</b>	95%		112,502	43,300	260%
	Chris La Fond	85%		338,810	162,800	208%
	T J Powers	89%		260,561	162,800	160%



# Public Relations



**1. Chuck Hill**  
CATEGORY I  
Lodi, CA



**2. Brenda Di Somma**  
CATEGORY I  
Princeton, NJ



**1. Robin Andrade**  
CATEGORY II  
Maldin, MA



**2. Erica Dalager**  
CATEGORY II  
St. Paul, MN



**1. C J Briggle**  
CATEGORY III  
Phoenix, AZ



**2. Katherine Kidder**  
CATEGORY III  
Pittsburgh, PA



**1. Paul Winslow**  
CATEGORY IV  
St. Louis, MO



**2. Darrell Dorey**  
CATEGORY IV  
Mahone Bay, NS



**Rookie Steve Sanchez**  
Pembroke Pines, FL



**IceBreaker Tamara Williams**  
Indianapolis, IN



**Top Manager Chuck Hill**  
Lodi, CA

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2009 Hire Date

ICEBREAKER: Reps with 2010 Hire Date

## August Production

Category	Rank	Name	Production in Cards	SGA/Director
I	1.	<b>Chuck Hill</b>	7,803	Northern California/Debbie Enstedt
	2.	<b>Brenda Di Somma</b>	4,507	New Jersey/Susan Fuldauer
	3.	Gary Rothman	4,144	Los Angeles/Rachelle Valdez
	4.	Gabriela Berloni	3,822	Toronto/Tim Farr
	5.	Malka Arony	3,421	Arizona/Rachelle Valdez
II	1.	<b>Robin Andrade</b>	2,012	Massachusetts/Laurie Onasch
	2.	<b>Erica Dalager</b>	1,846	Minnesota/Laurie Onasch
	3.	Jenny Williams	1,420	Washington/Laurie Onasch
	4.	Karen Apgarscholz	1,125	Dallas/Susan Fuldauer
	5.	Brett Hulme	1,107	Georgia/Patti Morgan
III	1.	<b>C J Briggle</b>	3,163	Arizona/Rachelle Valdez
	2.	<b>Katherine Kidder</b>	2,809	Pennsylvania/Tim Farr
	3.	Tamara Williams	2,334	Indiana/Susan Fuldauer
	4.	Mario Soljan	1,958	Steve Friedlander
	5.	Dee Hettinger	1,884	Kansas/Patti Morgan
IV	1.	<b>Paul Winslow</b>	2,610	St. Louis/Patti Morgan
	2.	<b>Darrell Dorey</b>	2,284	Maritimes/Debbie Enstedt
	3.	Ken Altizer	2,196	West Virginia/Susan Fuldauer
	4.	Lori Vaughn	1,990	Oregon/Laurie Onasch
	5.	Stephen Castleman	1,873	Mississippi/Patti Morgan
Rookie	1.	<b>Steve Sanchez</b>	1,605	Miami-Ft. Lauderdale/Patti Morgan
IceBreaker	1.	<b>Tamara Williams</b>	2,334	Indiana/Susan Fuldauer
Manager	1.	<b>Chuck Hill</b>	6,689	Debbie Enstedt
	2.	Malka Arony	5,449	Rachelle Valdez
	3.	Beth Farm	3,330	Patti Morgan

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

## YTD Production

Category	Rank	Name	Production in Cards	SGA/Director
I	*1.	<b>Chuck Hill</b>	22,054	Northern California/Debbie Enstedt
	*2.	<b>Malka Arony</b>	18,113	Arizona/Rachelle Valdez
	3.	Rona Pileggi Spano	17,540	Chicago/Laurie Onasch
	4.	Al Wall	17,207	Toronto/Tim Farr
	5.	Vivian Dwyer	17,141	Virginia/Laurie Onasch
II	*1.	<b>Robin Andrade</b>	18,010	Massachusetts/Laurie Onasch
	*2.	<b>J T Tasker</b>	12,028	New York State/Tim Farr
	3.	Erica Dalager	11,542	Minnesota/Laurie Onasch
	4.	George Farenthold	10,248	New York State/Tim Farr
	5.	Brett Hulme	8,451	Georgia/Patti Morgan
III	*1.	<b>Mario Soljan</b>	16,607	Steve Friedlander
	*2.	<b>Katherine Kidder</b>	11,594	Pennsylvania/Tim Farr
	3.	Michelle Baxter	11,238	Indiana/Susan Fuldauer
	4.	David Blaisdell	9,943	Tennessee/Patti Morgan
	5.	C J Briggle	9,303	Arizona/Rachelle Valdez
IV	*1.	<b>Ken Altizer</b>	15,457	West Virginia/Susan Fuldauer
	*2.	<b>Darrell Dorey</b>	12,919	Maritimes/Debbie Enstedt
	3.	Paul Winslow	12,129	St. Louis/Patti Morgan
	4.	Lori Vaughn	9,467	Oregon/Laurie Onasch
	5.	Shane Knowles	7,893	Maine-NewHampshire/Laurie Onasch

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

# Perspective



**Scott Smith**  
Executive Vice President  
& Chief Marketing Officer

## Success and Ralph

Technically, defining success is easy. If you look it up in the dictionary it says it is "the achievement of something planned or desired." Got it. End of story? Not quite.

Who cares what the dictionary says... what is your definition of success? Before you can achieve success, you need to define what success means to you. Unless you have a clear vision of what success is to you, you cannot work toward it.

Success means different things to different people. For some, monetary reward is a measure of success. Others have multiple definitions of success; they measure it across a few areas: career, health, spiritual, emotional, time, or financial. As an example, one can be successful in one's career but not emotionally.

To find your own definition of success, you need to dig deep within yourself and question your values in life. What are your strengths and weaknesses? What are the things that are important to you? By answering these questions you can then come closer to your own definition of success.

Be aware that this can be a long process. You may not get the answers so quickly, but that's alright. Define your measure of success, one element at a time.

Let's take your career as an example. What would your definition of success be for your career? If you're an agent, is it achieving the next level of contract? As an SGA, is it financial prosperity and security? What is success to a Public Relations Specialist? Dig deep inside yourself to determine your own strengths and weaknesses. Which would help you achieve success? Which of your weaknesses is a barrier, and does it go against your values?

For me, I value time with my family, however, my work requires me to work many nights and weekends. I need to adjust my own definition success and decide which would take priority.

When defining your success, remember this important thing: success is a journey. It has multiple peaks and not one ultimate pinnacle. One success builds

on another. Setbacks and mistakes will also help you build success. At different periods of your life, success is defined differently.

In your career, at least at the start, your success can be defined by exceeding your job requirements or obtaining a promotion or a certain income level.

One of my definitions of success in my career at this point is the number of people on my team that I mentor to higher levels within the Company. When they achieve a certain level of skill and knowledge and are respected by you, I have achieved a significant amount of success as far as my own career is concerned.

It's sort of intense, but read how Ralph Waldo Emerson defines success:

"The definition of success — To laugh much, to win respect of intelligent persons and the affections of children; to earn the approbation of honest critics and endure the betrayal of false friends; to appreciate beauty; to find the best in others; to give one's self; to leave the world a little better, whether by a healthy child, a garden patch, or a redeemed social condition; to have played and laughed with enthusiasm, and sung with exultation; to know even one life has breathed easier because you have lived — this is to have succeeded."

Now I have to admit that I've heard of Ralph Waldo Emerson. But I don't know much about him, and for sure haven't read a ton of his stuff. But Ralph's definition... I couldn't agree with more.

Good job, Ralph!

In any event, you can see success is truly in the eye of the beholder. It takes on both short-term and long-term achievements, can be significant or even insignificant. But it is what you make it to be. Set a goal, achieve a goal... and be successful!





sun, fun and art deco



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# Leadership Bonus

## Total: \$650,535.08

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$24,706	Ala Awad	\$3,241	Derek Wiens	\$1,803	Matthew Ficarra	\$1,080
Stephen Hill	23,840	Kellen Cuttance	3,201	Richard Lepis	1,803	Scott Kim	1,066
Taina Lameko	23,152	Zachary Hart	3,197	James Aalders	1,781	Timothy Clark	1,064
Ernesto Magat	15,890	Brian Schreiter	3,169	Samantha Chui	1,761	Charles Mickens	1,057
Simon Rolland	13,070	Kathryn Chaisson	3,113	Ryan Neel	1,755	Tian Luo	1,035
Darron Hacker	10,156	Ronald Trombetta	3,107	Brenda Hadayia	1,749	Wes Elder	1,026
Patrick Bendure	10,090	Shane Burns	3,079	Gregory Henderson	1,717	Jake Yagjian	1,023
Jamison Weatherspoon	9,168	Gil Legarte	2,934	Cedric Moore	1,696	Gordon Biggums	1,016
Michael Vasu	9,073	Daniel Toshner	2,902	Rencel Jones	1,672	Roger Weisman	998
Norman Sellen	8,648	William Smith	2,897	Christopher Jordan	1,658	Keith Lindahl	994
Stephen Jubrey	8,316	Juan Cardona	2,889	Justin Sally	1,626	Casey Kunash	994
Raymond Risucci	8,296	Scrah James	2,817	Atapana Faimalo	1,626	Syed Quadri	983
Levar Morgan	8,159	Patrick Stenglein	2,815	Sara Welch	1,601	Joshua Olin	976
Harmandus Buckle	7,990	Rita Haidinger	2,757	Mapa Vaki	1,583	Richard Nypower	966
Kevin Davis	7,346	Tiffany Roland	2,743	Paul Samra	1,576	Steven King	964
Andrew Haskins	6,918	James Allen	2,721	Lesina Ah Sue	1,562	Maureen Brunet-Forchilli	943
Heather Pearce	6,840	Robert Dunn	2,704	Alex Hernandez	1,559	Joshua Jackson	939
Lucky Faaitiiti	6,735	Ronnell Burns	2,670	Sharif Grays	1,540	Mark Glazer	935
Bobby Gujral	5,714	Ryan Bisanz	2,639	William Parmeter	1,526	Timothy Kieran	915
James Cunningham	5,576	Talanoa Takeifanga	2,633	Colin Lyse	1,522	Rodney Ward	894
Doreen Ryan-Foti	5,439	Theresa Setefano	2,617	Joshua Champneys	1,518	Meliame Moeakiola	890
Hal Herman	5,367	Peter Chung	2,602	Andres Sylva	1,515	Billy Wilder	885
Ryan Vopat	5,346	Robert Black	2,457	Gevorg Yanukyan	1,495	Timothy Watson	882
Kilisimasi Sega	5,234	Leane Nguyen	2,453	Richard Barbour	1,483	Ricardo Grandt	874
Scott Hanna	5,147	Christian Fahey	2,429	Luan Hajnaj	1,448	Jose Harb	862
Humberto Quintero	5,133	Seini Mafi	2,424	Javier Sandoval	1,438	Jessica Wilhite	851
David Ackerman	4,670	Ashlynn Orng	2,391	Scott Davis	1,426	Curt Snow	849
Thomas Vena	4,616	Dorian Oldham	2,383	Jamie Solis	1,406	Sosefo Petelo	843
Karen Gagarin	4,322	Henry Ingraham	2,316	Harjeet Rana	1,395	John Windham	836
Brett Gryska	4,231	Daniel Walton	2,314	George Noujaim	1,388	Alex Grakhov	827
Adam Zlupko	4,162	Marisa Willgruber	2,292	Matthew Diulus	1,386	Mathew Mealey	820
Ofa Tupouniua	4,067	Nicholas Lorence	2,269	Andrew Aaron	1,384	Siupeli Tuitupou	817
Ryan Hall	3,988	Roger Fung	2,261	Andrea Nichols	1,379	Nicholas Zangardi	816
Daniel Orr	3,874	Allen Nelson	2,236	Fritznel Octave	1,344	Alberto Alcala	810
Jeremy Harbin	3,788	Samuel Cohen	2,229	Alba Wandurraga	1,337	William Rappe	788
Haoyu Xu	3,778	Jonathan Emura	2,179	Carlo Bonifazi	1,316	Troy Plummer	783
Ronald Starr	3,687	Kevin Ishikane	2,150	Eric Labossiere	1,309	Volodymyr Derevyanyy	782
Victor Vicario	3,654	Garret Kun	2,143	Sita Pereira	1,301	Steven Rotherforth	776
Kraig Jilge	3,628	Michael Mandella	2,142	Arnold Pacleb	1,298	Emily Matteson	774
Sebastian Kazek	3,597	Mark Corkrean	2,055	Mark Gorman	1,291	Nicholas Engrav	768
Jason Bratin	3,544	Michael Romco	2,044	Michael Williams	1,253	Devin Phillips	760
Matthew Parks	3,533	Justin Adams	2,023	Louie Gonzalez	1,248	Atta Saleh	753
John McGrath	3,466	Raymond Angeles	2,013	Matthew Melhorn	1,243	Mack Doby	745
Byron Paz	3,463	Justin Smith	2,007	Kenneth Greer	1,203	Nicole Johnson	744
Karen McQuoid	3,439	Craig Strompf	1,958	Leslie Ellis	1,170	Taulai Siau	743
Caleb Douce	3,412	Nicholas Wolle	1,930	Loretta Ekeroma	1,168	Brenton Betts	737
Sione Kanongataa	3,344	Preeti Sahgal	1,865	Brian Culp	1,159	Natalie Linker	730
Kasali Kotun	3,317	David Iriye	1,851	Kevin Appasamy	1,145	Virginia Fallon	729
David Wang	3,286	Kyriacos Davis	1,840	Christopher Clark	1,129	James Palmes	727
Christine Morrow	3,261	Alan Silverman	1,832	Harvey Dixon	1,086	Rita Charles	726



# Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
James Miller	\$697	Josh Wheeler	\$407	Sean Hanson	\$237
Richard Correa	696	Robert Reagan	403	Travis Picklesimer	236
Phillip Jenkins	689	Lawrence Smith	401	Jamie Soberanes	233
Roger Neal	671	Shawn Nowak	400	Neal Gunn	230
Matt Flores	668	Ricky Rice	395	Thomas Craig	228
Joseph Kuzmanko	662	Javier Esquivel	391	Jason Thompson	224
Nancy Crampton-Brophy	655	Carl Boldon	389	Matiniu Scanlan	223
Seth Price	648	Brian Watkins	377	Anthony Leggett	222
Sean Lacroix	644	Frederick Hadaya	376	Ronald Rennich	220
Christopher Freter	641	Daven Hermosura	375	Jerome DeRose	220
Curtis Moreland	619	Adam Junk	373	Robert Woodhouse	213
David Falcucci	616	Dustin Dunlap	368	Thomas Yarbrough	212
Evan Holzhauer	613	Michael Matteo	364	Dmitriy Kagan	210
Shawn Reid	611	Jarred Sykes	362	Lafi Papalii	210
Matthew Turnquist	609	Amosa Faamanu	355	Matthew Cartwright	209
Brandon Teter	604	Michael Collins	348	Shelly Russell	206
Tracy Haden	602	Dina Cobos	347	Amanda Stoebe	202
Michael Boyer	598	David Moir	346	Sally Wilson	202
Christopher Hendrix	576	I-Perfection Harris	341		
Richard Johnson	570	Greg Stewart	334		
London Burnett	570	Afuiva Vaai	331		
Ryan Nishio	568	Mark Graham	330		
Steven Cox	558	Maria Lealaialoto	326		
Pamela Shafer	555	Anthony Wolf	325		
Alvin Hagens	549	Jared Mlinarich	318		
Carlos Rodriguez	547	Brian Welsh	317		
Malorie Bartlett	545	Erik Graham	315		
Daniel McQuoid	544	Mark Beckford	312		
Alex Roland	543	Scott Patterson	310		
Alan Weissen	541	Blake Higuchi	308		
Betty Hewlett	538	Ariana Jones	306		
Rudi Camenzind	511	Rory Crockford	305		
Marcus Noel	502	Ricardo Subero	304		
Whitney DeLong	501	Hyungjun Kae	298		
Kevin Burton	500	Amr Shater	291		
Eddy Prellwitz	499	Mark Liszewski	287		
Robert Grossman	498	Benjamin Greer	286		
Cecilia Asopardo	496	Matthew DeCola	283		
Darren Miller	491	Tiffany Shim	283		
Elias Hazen	482	Gregory VanSuch	283		
Matthew Lukesh	481	Jorell Washington	279		
Howard Price	470	Tiffany Rovinski	276		
Zenobia Macarthy-Harris	466	John Keiderling	271		
Chad Brown	464	Sanele Lafaale	266		
Jeanette Lancaster	463	David DiMauro	266		
Dennis Urbanowski	462	Francis Ifopo	265		
Thomas Reagan	454	Corey Bryant	262		
Thomas Baeurich	452	David Farraway	261		
Ksun Joseph	445	Tibor Simon	257		
Vaaufaio Robertson	439	Horace Johnson	255		
Jason Adamo	434	George Baumberger	253		
Ruben Fuentes	427	Kyle Wrobel	252		
Kelly Thrush	416	Michael Kyatt	252		
Peter Athas	413	Marcus Howard	250		
Danielle Jankowski	410	Nicholas Despoteris	247		
Alfred Taren	407	Tim Schroeder	238		



# World's Greatest Bonus

## Total: \$1,252,903.90

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Amir Sedaghat	\$7,253	Bradley Gray	\$2,411	Omarh Torio	\$1,894	Maria Alcon	\$1,595
Daniel Hanson	5,864	Joseph Quintons	2,401	Rachel Bryson	1,890	Benton Tong	1,590
Erez Shabtay	5,716	Jonathan Tomko	2,397	Daniel Hartwig	1,889	Iryna Sushkova	1,589
Kevin Holtz	5,690	Eugene Kashkin	2,389	Adeyemi Akinade	1,885	Atta Saleh	1,585
Katie Massart	5,567	Samantha Chui	2,375	Stephanie Novel	1,868	Marshall Miller	1,584
Amy Shui	5,272	Richard Luzaich	2,363	Michael L. Clarke	1,867	Jose Harb	1,580
Brock Lampee	5,200	Samson Adelufosi	2,358	Newman Hoverd	1,863	Jason Lassic	1,579
Amanda Beyersdorff	4,757	Adam Huck	2,356	Shane Eaton	1,859	Susana Latu	1,572
Justin Adams	4,298	Syed Qyadri	2,354	Anita Ferris	1,859	Kayla Chavez	1,569
Ryan Kendl	4,103	Orett Nelson	2,320	Marion Magat	1,853	Edward Atkinson	1,568
Steven Stensrud	4,003	Pafuti Toleafoa	2,308	William Parmeter	1,846	Joy Horecajo	1,567
Sale Papu	3,893	Richard Carter	2,248	Kevin Blankenship	1,846	Siupeli Tuitupou	1,563
Bruce Tan	3,828	Tevita Liutai	2,220	Michael Perkins	1,844	Dustin Dunlap	1,561
Lily T'chen	3,752	Poasi Maafu	2,210	Carmelo DeCicco	1,841	John Cypriano	1,558
Max Quasem	3,540	Joshua Lenix	2,194	Corey Bryant	1,813	Brian Wolchok	1,551
Cecilia Asopardo	3,517	Ala Awad	2,188	Herivelto Pereira	1,813	John Young	1,550
Tatjana Tikhonov	3,399	Alafou Tupuola	2,182	Tiffany Shim	1,804	Kelly Yingling	1,543
Ross Ewen	3,354	Trevor Mayer	2,181	Cherie Adams	1,780	Michael Johansen	1,540
Jun Ma	3,346	Frank Cousins	2,171	Isaac Soussana	1,778	Elaine Kulawiak	1,540
Michael Schumacher	3,332	Matthew Ficarra	2,168	Kevin Davis	1,778	Haoyu Xu	1,536
Ihona Patterson	3,326	Odilia Goulart	2,168	Gary Paluzzi	1,773	Tibor Simon	1,533
Matthew Cosic	3,267	Sally Wilson	2,124	Michael Tantraphol	1,738	Gregory Hayman	1,531
Steven Edgell	3,135	Toni Curlin	2,122	Liridon Pervizi	1,732	Bridgette Scrivani	1,527
Maria Rocha	3,129	Jorell Washington	2,115	Michael McIntosh	1,730	Deborah Parnell	1,526
Lesina Ah Sue	3,128	Dustin Dunbar	2,112	Ofa Tupouniua	1,727	James Eberle	1,522
Robert Simmen	3,042	Steven Sparkes	2,100	Elyse Koven	1,715	Ana Tagiloa	1,521
Gil Legarte	3,021	Kyle Johnson	2,081	Mark Akler	1,713	Nicoles Crenshaw-Canales	1,519
Joey Sales	3,008	Patrick Robitaille	2,080	Mercedes Ayala	1,713	John Larsen	1,518
Kyle Wrobel	3,006	Alexander Smith	2,073	Kenii Patterson	1,710	Andrew Bishop	1,515
Travis Picklesimer	2,946	Chris Coulter	2,070	Amber Heary	1,694	Christopher Weglarz	1,514
Rita Charles	2,945	Deborah Agrifoglio	2,054	Alex Gonzales	1,689	Feaomocako Takeifanga	1,514
James Cummings	2,930	Robert Vincent	2,048	Timothy Watson	1,689	Bradley Kampmeier	1,514
Peer Shmelzer-Moratin	2,894	Ana Graff	2,043	Sandra Linse	1,687	Tina Phongsavath	1,512
Elias Hazen	2,893	Ron Pavon	2,036	Chena Blair	1,683	Kyria Williams	1,510
Lydia Lozano	2,866	David Thornton	2,035	Earl Gibson	1,673	David DiMauro	1,508
Roghie Hassan Loo	2,777	Kevin Haines	2,035	Phillip Rigoli	1,665	Hunter Houvener	1,502
Henry Ingraham	2,760	Scott Hanna	2,028	Joseph Cornaggia	1,660	Christian Jurado	1,501
Terrence Asuncion	2,756	Seiuli Saolotoga	2,013	Zachary Hart	1,648	Iva Mariner	1,496
Keith Blackston	2,753	Andrew Coleman	1,989	Dorian Brown	1,644	Nicole Johnson	1,496
Ben Halali	2,752	Gregory VanSuch	1,982	Kelly McDonald	1,643	John Velardo	1,490
Fritznel Octave	2,737	Kalle Convery	1,979	Tevita Tupouniua	1,636	Brittany Lopez	1,489
Kristy Nguyen	2,672	Theresa Bellajaro	1,978	Ian Butters	1,633	Niurka de Armas-Duran	1,472
Kristi Vang	2,585	Kristen Fitzhugh	1,966	Henry Briggs	1,626	Mark Wyner	1,467
Robert Ulreich	2,581	Georginna Thornhill	1,963	Mark Bleier	1,624	Anthony Cruz	1,465
Talanoa Takeifanga	2,574	Jian Wang	1,958	Vienna Liaina	1,618	Richard Nypower	1,465
Brandi Hershey	2,570	Peter Kaplanis	1,947	Darius Lewis	1,616	Leslie Ellis	1,455
Darrell Sarmiento	2,560	Avshalom Wolfshout	1,946	Scott Davis	1,615	Michael van Delft	1,454
Filipo Havili	2,558	Trudy Sakaguchi	1,943	John Ophals	1,615	Tony Fox	1,452
Tian Luo	2,547	Chen Mordechai	1,941	Sammar Miquel	1,610	Candice Rezzo	1,449
Gary Jones	2,514	Daniel Toshner	1,930	Jennifer Wehrle	1,609	Robert Wilhelm	1,444
Brian Welsh	2,498	Michael Woo	1,930	Taupalo Misa	1,608	David Gombkoto	1,443
Matthew Parks	2,460	Ed Olfert	1,927	Bryant Hendley	1,606	Sasagi Leota	1,440
Connie Reichard	2,445	Evelyn Nkwenti	1,925	William Mateai	1,606	Michael Lindsey	1,440
Maijargal Sukbaatar	2,434	Raymon Reynolds	1,913	Michael Clemente	1,605	David Falucci	1,435
James Keefer	2,423	Scott Remyey	1,908	Barbara Stillwell	1,602	Matt Flores	1,434
Akbar Hosseini	2,422	Ronald Rivera	1,906	Leroy Johnson	1,598	Steve Marker	1,430



# World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Matt Moore	\$1,429	Humberto Quintero	\$1,264	Nile Murry	\$1,101	Alejandro Soto	\$993
Irvine Charles	1,429	Ronald Rennich	1,262	Wanda Scott-Harris	1,101	Ryan Saridakis	988
Jiunn Tan	1,428	Shayna Patterson	1,260	Gordon Mocc	1,097	Jonathan Howard	986
Sione Fifita	1,426	Konnor Wyly	1,256	Steven Haberman	1,095	Salvatore D'Alessandro	985
Juan Sosa	1,426	Steven Lucero	1,254	Douglas Zigby	1,093	Alysia Dancosse	982
Colleen Devine	1,423	Kristy Doan	1,247	Robert J Dunn	1,092	Dustin Klingebiel	979
Joey Kennedy	1,419	Craig Baxter	1,245	Ryan Leong	1,091	Erin Stiles	978
Joseph Millings	1,419	Anthony Manzella	1,238	Steven Curtis	1,090	Cynthia Pellin	977
Sarai Iosefa	1,413	Emily Gillette	1,237	Omar Hashimi	1,088	Scott Patterson	977
Jodi Bohdal	1,413	Aric Lopez	1,233	Tracy LePore	1,084	Rebecca Najlis	974
William Riddle	1,410	Atimata Latu	1,232	Wendy Smith	1,083	Vera Leus	974
Nader Gourgy	1,400	Nizar Byah	1,231	Rajeev Arora	1,083	Robert Drescher	971
Christopher Newman	1,400	David Saez	1,228	Alan Laabs	1,077	Richard Nicholson	971
Casey Sperzel	1,399	Christian Napiza	1,227	Timothy Nolan	1,076	Leigh Crainshaw	971
Michal Majewski	1,396	Chibruenze Chikere	1,224	Jami McKenna	1,075	Karen Barbour	970
Melissa Acosta	1,393	Luciana Mosca	1,223	Seth Price	1,074	Jeremiah Lens	965
William McMahon	1,389	Nicholas Walsh	1,222	Michelle Ryan	1,073	Alexandra Graham	965
Scott Smith	1,382	Daniel Potilechio	1,222	Beth Snow	1,071	Tyler Zemenchik	961
Alexandro Sforza	1,381	Christopher Johnson	1,212	Farhod Shamsiyev	1,067	Matthew Diulus	959
Mario Andres Chavez	1,376	Ana Cabo	1,208	Taneshia Solomon	1,065	Chad Panzer	957
Joseph Kuzmanko	1,372	Joseph Burke	1,207	Gilbert Padilla	1,065	Lisa Wood	956
Jose Rocha	1,368	Iran Zaranda	1,202	Michael Benney	1,062	Michael Boylan	956
Jesse Wise	1,368	Joseph Babineau	1,201	Jeanette Henry	1,060	Reshnee White	953
Jacqueline Reim	1,366	David Fung	1,200	Ricky Massiah	1,060	Randolph Souliers	951
Candice Carstarphen	1,366	Helen Taylor	1,197	Feleti Lavulavu	1,056	Jesse Martin	950
Theodore Greer	1,362	Sosefo Petelo	1,196	Earnest Loveless	1,055	Marie Sio	949
Charles Holgate	1,362	Natalie Soboleva	1,194	Anaise Moonia	1,053	David Goodman	944
David Jackson	1,359	Sisavai Talatana	1,193	Natasha Sirpaul	1,052	Michael Williams	941
Daniel Taurisani	1,357	Sarai Juarez	1,191	Dawn Seiden	1,048	Peter Santora	941
Fanuatana Fidow	1,356	Mario Caston	1,190	Roman Voznyuk	1,046	Lucan Schmidt	941
Jesse Smith	1,354	Olivia Tupou	1,189	Luan Hajnaj	1,044	Timothy Armour	938
David Guzman	1,354	Carly Ferraro	1,182	Juan L. de la Cruz	1,044	William Peterson	934
Benjamin Mackey	1,349	Jonathan Mullins	1,182	Frederick Hyde	1,041	Laaina Havea	933
David Rockway	1,349	Jesse Remby	1,180	Karon Jones	1,040	Jake Yagjian	932
Jinzhou Zhao	1,345	Shirlene Benton	1,178	Carl Radinger	1,039	Marvin Chalwe	931
Chau Tran	1,344	Ilaisaane Palu	1,178	Sheree Risley-Aragon	1,029	Jamie Nelson	930
George Reyes	1,344	Akosita Vai	1,177	Ramaninder Bharij	1,029	Spencer Layton	927
Keinanga Tupouniua	1,338	Darcy Schrieber	1,175	Karen Stockwell	1,028	Paul Milheron	924
Robert Woodhouse	1,338	Victor Rodos	1,175	Shanetha Sampson	1,028	Bobby Szwaja	921
Christian Maula	1,337	Robert Tierney	1,170	Tasha Tucker	1,025	Nathaniel Baptiste	921
Sione Aholoka	1,335	Charles Pantely	1,168	Jullyna Doan	1,025	Joshua Merson	919
Patrick Parisi	1,333	Natasha Levandowski	1,166	Jean Reese	1,024	Joshua Goodman	918
Nicholas Moore	1,333	Stanley Smith	1,163	Olga Tsybal	1,023	Erik Boyd	917
Samy Jacques	1,331	Oscar Flores-Najarro	1,163	Michelle Bigliatto	1,023	David Allen	915
Heidi Regel	1,330	Nikki Crosby	1,163	Edward Benes	1,021	Diane Lilo	912
David Ramirez	1,329	Sherry Houston-Culp	1,158	Dennis Titcombe	1,021	Amanda Scheidt	911
John Surprenant	1,326	Melissa Losk	1,158	Dustin Surace	1,021	Bradley Weigand	911
Vineeta Rajani	1,322	Christine Fujino	1,150	Anthony Mele	1,020	Henry Gnov	909
Sharille Buoy	1,319	Roheen Safi	1,139	Michael Hochgreve	1,020	Vosailangi Sikalu	907
Leaefonua Tualau	1,319	Katelyn Snyder	1,138	Victoria Clark	1,018	Ana Makoni	906
Michael Collins	1,318	Zulfikar Bhukera	1,138	David Garbarskiy	1,018	Lemlem Zerayesus	906
Leone Tom-James	1,312	Mateialona Fosita	1,138	Luisa Samisoni	1,017	James Kettner	904
Graeme Bollinger	1,309	Charles Perkins	1,138	Nadezhda Vitchev	1,015	Benjamin Omega	902
John Albertini	1,305	Zeve Katz	1,132	Jordan McGuire	1,009	Fololeni Hansen	897
Robert Drake	1,294	Bradley Ward	1,129	Ashley Jones	1,008	Sandra Deyager	894
Laie Kaufusi	1,294	Anthony Theriault	1,127	Charles McMMain	1,008	Frederick Levasseur	893
Daxa Patel	1,292	Jamie Solis	1,125	Zhong Wang	1,004	Bonnie Wiebe	893
Yadollah Pourjalali	1,280	Karl Gant	1,123	Mark Neilson	1,004	Stephen Archer	892
Lineti Kanongataa	1,278	Dominique Bertoncini	1,112	Joel Delgado	1,003	Matthew Lukesh	892
Brenton Betts	1,276	Walaa Wahba	1,108	Jessica Santamarina	1,001	Andrea Laver	890
Christopher Grunditz	1,265	Elvida Masson	1,106	Fredrick Hamilton	1,001	Linda Byas	890
Drew Stimmel	1,265	Karen Sessing	1,105	Manuel Chavez	997	Tone Munro	888
Jared Cleckner	1,264	Benjamin Ainscough	1,102	Dwayne Hargrove	995	Rasool Mutawakkil	887



# World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Chenyn Allen	\$884	Adam DeLuna	\$802	Melissa Gilroy	\$729	Trevor Sullivan	\$642
Duane Robertson	884	Michael Stearns	801	Marino Baca	728	Constance Hampton	639
Paul Lawson	883	Christina Wilson	801	Christopher Hintz	726	James May	638
Diane Crawford	882	Andrea Mosley	800	Cliff Hinkle	726	Patricia Longenecker	637
Mary Robinson-Turner	882	Jennifer Mitchell	800	Bernard Oliphant	724	Kellie Taylor	633
Thomas VanOsdol	881	Darrell Jones	800	Tominiko Brown	724	Adelfa Parinas	631
Peter Hudousek	881	Matthew Isom	799	Souleymane Bah	723	Tracy Walker	630
Jason Duty	880	Matthew Barrion	797	Joseph Brady	723	Aaron Bullard	629
Craig Strompf	879	Latutama Lavulo	796	Rachel Gagliardi	722	Halahopo Lakalaka	622
Natasha Skidds	878	Charity Whittington	795	Richard Ladd	720	Justin Toland	621
Tyler Stansell	877	Jesse Atatai	794	Amr Shater	720	Ronald Batten	621
Weithley Leonord	877	James Weigand	793	Kenji Leonard	719	Lee van Delft	620
David Fanjoy	876	Penny Reineck	790	Ruta Tasi	716	Andrew Dailey	618
Lindsay Scilley	874	Brenda Howell	789	Catherine Trigero	714	Reynolds Akuamo	616
Jennifer Leighton	872	Brian Mitchell	788	Joshua Olin	713	Hetal Patel	615
Jeremiah Arellano	871	Irene Reyna	788	Karla Fabiani	712	Nasr Quadri	614
Nicholas Patterson	869	Garry Erskine	787	Zbigniew Stankiewicz	711	Michelle DeMoss	614
Bryan Larch	868	Angie Parker	786	Lee Jeffers	710	Pamela Furuya	613
Manu Manu	867	Anthony Tomihama	785	Richard Woodly	708	Mark Ziemianski	613
Casey Kunash	867	Sean Lacroix	784	Mitch Duplantis	705	Jacqueline McHugh	612
Susan Bergh	867	China Malaney	784	Jeffrey Ostlund	705	Anthony Leggett	611
Cassandra Chavez	866	Mapa Vaki	784	Solomua Tavoi	705	Heather Pearce	610
Sandra Young	863	Michaela Freiin vonPfetten	783	Gabriel Feldmann	702	Rob Speers	608
Willie Hayden	862	Aaron Singer	783	Yehonatan Gross	702	David Hutchinson	606
Larry Sale	862	Robert Swiger	780	Diane Carrion	702	Ryan McEwen	604
Hank Gordon	861	Maureen Brunet-Forchilli	777	Daniel Montgomery	701	Javier Periu	602
Daniel Posner	858	Ivana Ofakineiafu	777	Arlando Williams	701	Erik Hulick	599
Kevin Appasamy	858	William Myatt	775	Marko Jankovic	695	Andrew Helgeson	599
Ane Tuitavuki	858	Lorena Barriere	771	Troy While	686	Eryka Perry	599
Joshua Jackson	857	Alba Wandurraga	771	Erika Winchester	685	Christopher Madsen	597
Wendell Waters	853	Allison Bankowski	770	James Zurlinden	685	Lekshmy Ravindranathan	597
Savanah Ekman	851	Elvis Obanor	770	James McCullough	683	Frank Craft	595
Brock Bode	850	Dustin Therens	769	Beverly Smith	682	Dewey Lewis	594
Jeffery Churchfield	844	Lucinda Kaptur	768	Mark Gorman	681	Steven Tanouye	592
Christine Augustus	843	Leane Nguyen	767	Timothy Clark	681	John Bacaron	591
Chad Potts	843	Phillip Jenkins	767	Kimberly Alston	681	David Nham	588
David Livingston	843	Svetlana Belkina	765	Brent Penno	675	Kevin Ishikane	585
Donovan Dunn	842	Karolina Brandys	764	Katie Melton	674	Danny Granillo	582
Jose Lopes	842	Jeffrey Lake	763	Edward Rangel	673	Dewdney Bent	578
Eric Peyton	841	Phillip Makasini	762	Afaamelia Ortiz	671	Traci Rypkema	578
Bei Xie	836	Raymond Angeles	758	Katie Strong	671	Christopher Hendrix	578
Angela Costello	834	Harry Kochi	755	Clive Gumbs	670	Betty Hewlett	576
Thomas Craig	833	Daniel Armstrong	755	Josephine Brown	670	Zachary Santino	575
Alfred Taren	832	Gregory Easley	754	Donald Wold	669	Michael Sadallah	575
Jonathan MacLennan	830	Robert Grossman	753	Michael Busher	668	Justin Sally	574
Virginia Fallon	828	Jennifer Holliclay	753	Lauren Coyne	667	Robert Powers	574
Ronald Friedlander	828	Denise DeFalco	750	Allen Stone	667	David Hestness	574
Dulce Jimenez	826	Robert Nolan	750	Mark Graham	662	Brooke Whitesell	574
Ryan Reusaw	823	William Heath	747	Nertil Hysenaj	662	Amy Ambrose	573
Harold Cantillo	818	Dione Simms	747	Vakhtang Nazaryan	661	Joseph Meade	573
Garik Petrosyan	815	Louis Macchiarulo	745	Frederick Holloway	660	Rhapsody Kaua	571
Agatha Safford	813	Matthew Minter	745	Pelenatete Lamsam	652	Chad Brown	571
Nazario Ortiz	812	Dean Marshall	744	Lleison Martinez	650	Yvonne Zarathustra	570
Sunia Kaufusi	811	Maurice Montgomery	743	Amanda Thibado	649	Rovie Vanhtha	569
Allen Beerman	811	Cordell Key	740	Iakopo Maituo	648	Marcus Maddox	568
Antonio Bond	810	Richard Sprigg	739	Heather Christensen	648	Russell Morris	567
Timothy Cruise	807	Arnold Pacleb	737	James Walsh	648	Penitala Kolose	567
Patrick Rieger	805	Mariann Cameron	735	Violetta Goldman	644	Christopher LaRose	567
Lisa Richardson	805	Peng Zhou	733	Dawn McElwain	644	Brian Culp	566
John Martin	805	Stephan Williams	731	Daniel Pilarowski	644	Evan Wicklund	566
Jeremy Milam	804	Timothy Matteson	731	Lamine Diakhate	643	Steven Fauth	566
Cameron MacCall	804	Don Tong	731	Bruce Viaje	643	Gabriel Manzo	566
Jaime Rozotto	803	Preeti Sahgal	729	Debra Bell	643	Daniel Bauer	566



# World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Jerry Nugent	\$566	Samuel Parent	\$500	Jennifer Cobb	\$448	Ariana Jones	\$392
Ana Zelaya	564	Traci Murphree	499	Glenn Mitchell	447	Russell Marek	392
Theresa Veikoso	563	Shain Leggett	499	Josh Olson	446	Adanna Oji	390
Tautiaga Pio	560	Rashon Howard	498	Sopo Tauasosi	445	Jonathan Santiago	389
Trent Graves	559	Janet Bulmon	498	Jim Hernandez	444	Uinise Hakalo	389
Brett Frick	558	Amy Buskas	497	Frances Ofahulu	444	Kenneth Johnson	389
Jessica Spring	557	Ksun Joseph	496	Jeremy Tellier	444	Debra Bruton	387
Bernardo Lopez	554	Simotu Williams	495	Julian Cope	442	Kamila Rosinska	387
Leilani Brownhill	554	Brandon Cooley	495	Andrew Ross	437	Michelle Tavornivey	387
Miliama Afoa	554	Dina Cobos	494	Rebecca Allbaugh	437	Aghayni Nazarian	385
Niu Fuatau	551	Cecil Johnson	493	Linda Jackson	435	Scott Kosovan	385
Rickie Sasser	550	Jonathan Zuehlke	493	Timothy Cozier	432	Riley Williams	384
Brenden Chun	550	Thomas Watkins	491	Jeanne Richardson	432	Larry Abraham	384
Richard Wester	550	Jason South	490	Charlene Losse	431	Heiko Schuster	383
Jack Lind	549	Debbie Hughes	488	Sione Latuhoi	431	Isabel Ribeiro	383
Michael Wichelns	549	Aaron Spears	488	Mark Harhager	429	Herman Lewis	382
Casey Biddle	546	George Rosicky	488	Corwyn Boykins	429	Duane Anderson	381
Fili Moeakiola	546	Clarence Boykins	486	Richard Johnson	427	Erin Moyer	381
Max Chu	545	Deanthony Hartman	485	Beverly Tinney	426	Kyriacos Davis	381
Jamie Shoemake	545	Tokilupe Mausia	484	Cassandra Gervais	426	Ryan Darilek	381
Frank Kocken	545	Karl Becker	484	Nicholas Despoteris	426	Terrian Lamb	380
Ruth Charlesworth	545	Garland Windham	483	Nuruddin Burns	425	Brad Thompson	380
Debra Moncrief	544	Taurell Bush	482	William Galvez	425	Nadia Shah	380
Emil Mohareb	539	Sujata Kapadia	482	Randall Robinson	425	James Humphreys	380
James Ford	536	Sharif Grays	482	Cathyann Dempsey	425	Allan Shapiro	379
Ted Bonebrake	535	Arcenia Anthony	481	Shaun Black	425	Peter Chung	377
Cody Terrell	534	Kelvin Chu	480	LaTonya Carr	424	Cynthia Tucker Johnson	377
Jason Houser	533	Molly Dahl	480	Earnest Pittman	423	Murphy Bergeron	377
Maria Duarte	532	Amandeep Gill	479	Chauncey Moore	423	Shawn Nowak	377
Mele Noavea	531	Roger Weisman	478	Eric Dallaire	423	Enrico Paredes	376
Allan Munro	530	Nathan Howe	478	Beau Springer	421	Jessica Blacklaws	376
Erna Gasanin	530	Matthew McBride	476	Raymond Lalonde-Facette	421	Kathleen Daly	375
Todd O'Neill	529	Taylor Kramer	476	Daniel Knabenshue	421	Glyn Hurst	375
James Schneider	529	Alanna Swenson	474	George Sturge	421	Charles Joy	374
Christopher Williams	528	Clark Hains	474	Denice Copp	420	Anton King	373
Selaia Fruean	527	Doreen Oversby	474	JoAnne Marks	420	Lawrence Smith	373
Cynthia Wilhelmi	527	Evelyn Ofong	473	Alejandro Martinez	419	Mark Rothchild	372
Loushon Barrett	526	Rosendo Stoiloff-Alvarez	472	Jay King	419	Shavonna Barron	372
Donna Adams	525	Deanna Navarro	472	Asofitu Taupo	418	Alfred Adams	371
Lusina Vasquez	524	Matthew Court	471	Kyle Klipp	417	David Hohenadel	371
Gary Smith	524	Luay Ghawi	470	Anometa Maafu	417	Michael McGonigle	370
Karen Elkins	523	Ruben Soberanes	469	Peter Tsao	417	Leigh Anne D'Addario	370
Ieremia Tapurmanaia	522	Derrick Mason	467	Kenard Pinkston	415	Steven Cox	370
Jeremiah James	522	Austin Ferguson	466	Jenna Timmerman	412	Richard LaRocca	369
Vili Mounga	521	Jessie Marshall	466	Kyle Siskowic	410	Ryan Neel	369
Mike Hudnall	521	Jeremie Dupuis	466	Ryan Kissling	409	Viliami Ofakipouono	369
Jonathan Rightler	521	Ghaith Ady	464	Steven Tupou	409	Pamela Drury	368
Ashley Cesta	520	Brandon Dosch	463	Daniel Umbertone	408	Stephen Wotring	367
George Pacunayan	519	Maria Greene	463	Rodney Mori	406	Joseph Lasalle	366
Heath Sagon	519	Isabel Ramos	462	Paul Snyder	405	Lester Evans	365
Kailee Tarbox	518	Penni Slovensky	462	Ira Elliott	404	Ahamad Hoosain	365
Diedre Sandbrook	517	Jackie Alston	462	Sangmi Choe	402	Brook Meeks	364
Victoria Caron	516	Benjamin Eggen	460	Tyler B Green	400	Michael Weeder	364
Mele Pailalatu	515	Siosiana Tupoutaukolo	456	Scott Davison	399	Jerry Liu	364
Nicole Forni	515	Eleanor Ifopo	455	Larielle Major	399	Larry Finch	363
Jason Gold	511	Lisa Kahan	455	Mele Tatafu	399	Alberto Alcalá	363
Huia Stone	510	Dulce Phillips	455	Marvin Schindler	398	Jay McFeeley	363
William Charnow	509	Robert Reagan	454	Ronald Trombetta	398	David Nicodemus	362
Amelia Vimahi	507	Chantal Levy	454	Jhon Rios	396	Andre Bishop	361
Catherine Wilkie	506	Stephen Hartmann	453	Christopher Chovanec	396	Victor Rizzotto	361
Iasinta Nganwoo	505	Barbara Teeter	452	Toni Davenport	393	Yenni Le	361
Sione Latu	501	Louie Gonzalez	452	Mitchell Ptacek	393	Zachary Theus	360
Norman Lew	501	Lee Sterling	448	Nanette Clay	392	Crystal Reeves	359



# World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ronni Asoau	\$358	Jonathan Davis	\$320	Fernando Matosfaro	\$285	David Kimmy	\$256
Angelica Hatfield	358	Matthew Hubbard	319	John Setu	285	Richard Chaffee	256
Felicity O'Halloran	357	Lindsay Bawtinheimer	317	Prayart Torot	284	Michael Brown	255
Troy Plummer	357	Veronica Barrios	316	Jeffrey Perry	284	Erianna Preston	253
Augustine Pekanyande	356	Desmond Smith	316	Alexander Daskalakis	283	Aliyat Lecky	253
Jenny Sweet	356	Daniel Walton	316	Sefesi Tupou	283	Jody Lent	253
Raymond Hatten	356	Timothy Kieran	316	Mark Kukielski	282	Richard Lutz	253
Daniel Rapp	355	Matacle Tava	315	Deisy Gomez	282	Mark Beckford	252
Thomas Tulowiecki	355	Anthony Salas	315	Anthony Wilson	282	Sara Gilley	252
John C Johnson	355	Steven Arroyo-Falcon	314	Arash Nazhand	281	Aldrian Carroll	251
Rae Duvauchelle	353	Nathan Radford	313	John D Johnson	281	Daniel Eddy	250
Robert Colson	352	Gary Mora	312	Tournoua Vea	281	Thomas Yarbrough	250
Clarence Elliot	352	Patrick Duray	312	William Stewart	280	Crystal McNeese	249
Mele Fohe	352	Jonathan Maust	312	Bryant Vayhinger	280	Jason Miller	247
Breanna Newkirk	352	Marc Savini	311	Larry Chick	280	Sefaloni Haapai	247
Ruben Fuentes	352	Juan Cordova	310	Clayton Herron	279	Ray Young	247
Frances Saimone	351	Alexander Adams	309	Curtis McGann	279	Nasir Wingate	247
Daymond Gaiter	351	Greg Schoenbachler	309	David Steinhoff	278	Deonica Culberson	246
Jose Rubio	350	David Demers	309	Caleb Douce	278	Yeni Losano	246
Charity Maggard	350	David Fox	309	Elena Ivanova	278	Alan Weissen	246
Rosalind Faaita	349	Royland Walker	308	Corey Sakamoto	278	Donald Karlin	246
Joseph Moore	348	Aurora Arevalo	306	Daniel Kelley	277	Daniel Banda	246
Lawrence Hauck	348	Andrew Begole	304	Kevin Fuqua	277	Thomas Harris	245
Dennis Billec	347	Nathan Champneys	304	Javier Santana	277	Kevin Orcutt	244
Jerry Wheeler	347	Byron Paz	303	Jon Sharron	276	Daniel Smith	244
Sione Time	346	Daniel Paris	303	Timothy Randle	275	Amy Schrader	243
I-Perfection Harris	346	Carlos Rodriguez	303	Arnaud LaForestrie	275	Eric Petersen	243
Amanda Kincaid	345	Adam McDonough	303	Maria Matautia	274	Daniel Jones	243
Zachary Seabolt	345	Patrick McKrill	303	Jarred Sykes	274	Joseph Maggio	242
Dale Rearick	344	Heather Hewitt	303	Brandon Braun	274	Paul Jones	242
Salevao Robertson	343	Alison King	303	Nicholas Frankovich	274	Ronnie Williams	242
Caitlin Gray	343	Jane Dunlop-Sipa	302	Tonya Kellum	272	Richard Sanon	242
Greig Holman	342	Earle Harris	302	Daniel Johnson	272	Joshua Goldstein	242
John Romanucci	342	Chanel Cunningham	301	Mele Akauala	272	Troy Hulse	242
Anthony Charles	341	Audrey Johnson	300	Tondylea Chikere-Coleman	271	Michael Vanaman	241
John Farley	341	Corey Neff	298	Jack Wang	271	Matthew MacDonald	241
Al-Karim Walji	341	John Passi	298	James Ledyard	270	Adam Junk	239
Anna-Marie Grimstead	340	Ashley Banks	297	Joseph Bailitz	270	Gail Arundale	239
Carol Thompson	340	Mickenzie Linse	297	Zach Luhr	270	Matthew Wilford	238
Andrea Barenholtz	339	Alan Rosen	297	Michael Copeland	270	Stephen T Goens	238
James Larkin	339	Brianna Bright	296	Christopher Freter	268	Jonathan Woelfle	238
Meliame Moeakiola	336	Harvey Barrios	295	Sina Mafi	268	Michael Sawyer	238
Sandra Smith	335	Andrew Shaffer	293	Vanessa LaRose	268	Matthew Turnquist	238
Jove Coleman	335	Teresa Urbanowski	293	Edward DeLuca	267	Christen Coppola	237
Tom Morrell	334	Carl Carlberg	293	Derron Alexander	266	Jonathan Emura	236
Virginia Dotson	332	Gian-Paolo Diberardo	292	Moswen Taylor	266	Joshua Phipps	236
Daniel Bernard	331	Kenneth Chagnard	292	Matiniu Scanlan	265	Toaluatolafale Pasa	235
Julie Wells	330	Johanna Handa	291	Tracye Stevenson	264	Darryl Rugley	235
Tejinder Singh	330	Shawn Benson	291	Julia Sigal	263	Finan Ghebregberghis	235
Paul Raison	329	Gregory Eastman	291	Eric Robitaille	262	Stephanie Nielsen	235
Michelle Rebernik	329	Alphonso Hall	290	Kyle Gliosca	262	Matthew Stephenson	234
Sean Hanson	328	Troy Kobashigawa	290	Jenifer Crosby	261	Stephen Main	234
Gregory Grant	326	Malcolm Lind	290	Gregory Dumas	261	John Boyer	234
James Peckham	326	Teresa Sanders	289	Brent Arbour	260	Arthur Soriano	233
Melissa Wartman	325	Jennifer Maki	288	Lupe Filo	259	Sean Leeman	233
Marvin York	324	Kristina Hellman	287	Daniel Hale	259	Juliann Bliefnick	233
Pamela Smith	324	Shawn Chambers	287	Sale Ahsio	259	James McNamara	232
Jennifer Stoddard	324	Dason Phaul	287	Jeffery Snow	259	Jessica Lewis	232
Aruna Ravani	323	Jamie Soberanes	286	Preston Turner	258	Dustin Kiss	231
Rolando Garcia	322	Delano Johnson	286	Harry Price	258	Greg Prasker	231
Arnold Iacoviello	321	John Kewish	286	Nathan Frazier	257	Houston Kirkland	229
Tim Smith	321	William Njama	285	Justin Sherbondy	257	Sanele Ahlam	229
Xay Dang	320	Michael Lucarelli	285	Zac Dajos	256	Vanessa Cobos	228

# World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Monte Henson	\$227	Horace Johnson	\$219	Sally Givens-Bolin	\$214	Lazarus Echeta	\$205
Nicolas Ullmann	227	Louie Sourivong	219	Mildred West	213	Robert Orewyler	205
Tuli Vaimasenuu	226	Tupou Tavalea	219	Angela Price	211	Danny Mayorga	205
Keith Litterst	226	Jessica Wadsworth	219	Jesse Simmons	210	Luis Orona	204
Jose Chavera	226	Marivannan Ponniah	218	Fabiola Quintero	209	Vann Durham	204
Paramjit Sangha	225	Paul Pakenham	218	Mallory Hasemann	209	Robert Wyatt	203
Holly Cook	224	Fred Stephens	218	Jahmal Averyhart	208	Nancy Myers	203
James Spinks	223	Dionna Latimer	218	Mylene Perry	208	Charles Thompson	203
Clarissa Weir	223	Audric Madera	218	Vivian Greer	208	Thomas Soloweyko	203
Darryl McDonald	222	Marts Jeromanovs	217	Mele Sikuea	208	Juan Cardona	200
Keith Remke	221	Sioana Valu	217	Natosha Neal	208	Necole Jacobs	200
Rachael Mears	221	Denis Pavlov	217	April Rhodes-Colts	207	Harold Canter	200
Jorge Guerra	221	Matthew Griffin	217	Christopher Brown	207	Curt Snow	200
Patrick Taylor	221	Amy MacLamroc	216	Kalolaine Fonise	207	Leni Tapusoa	200
Amber Vinson	220	George Girgis	216	Patricia Natafalusy	207		
Darren Cundiff	220	Loretta Ekeroma	215	Doris Aguilar	206		
William Dawes	220	Brendan Neveaux	215	John Lizzi	206		
Christian Fahey	220	Anton Bokhanchuk	215	Nelson Paguay	206		

# Reinstatement Bonus



**Total: \$51,610.76**

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Sami Mogannam	\$7,444	Nicole Bailey	\$615	Iryna Sushkova	\$353	Janice Dixon	\$236
Richard Walus	2,433	Ronald Rivera	527	Lorena Barriere	351	Deanthony Hartman	235
Lance Martin	2,158	Benton Tong	515	John Romanucci	341	Ronald Friedlander	233
John Bulecza	1,700	Earle Harris	481	Timothy Dawe	335	Victor Rodos	228
Steven Lucero	1,620	Jose Lomeli	456	Matt Flores	301	David Wang	225
Nabil Spahi	1,464	Daniel Potilechio	450	Brian Schreiter	291	Terrence Asuncion	225
Scott Patterson	1,342	Ryan Tucker	436	Thomas Sands	270	Joy Horeajo	221
Glyn Hurst	1,125	Rhett Zimmerman	435	Ewa Marinaccio	266	Arlene Grosso	212
Peter Kaplanis	1,102	Robert Orewyler	429	Susan Bergh	260	Maria Carrera	211
Lidia Meglei	1,021	Olaf Johnson	427	Cecilia Asopardo	260	Preeti Sahgal	211
Laura Abrams	992	Anthony Leggett	418	Diana McNair	259	Lisa Hinton	210
Mark Akler	868	Maria Esposito	411	Kelly Thrush	259	Courtney Lovsteen	210
Loralce Vasquez	822	Herivelto Pereira	407	Michael Adams	253	Patrice Amador	209
Juan J de la Cruz	762	Erez Shabtay	405	Daniel Umbertone	251	Scott Hanna	208
Rodney Ward	735	Bernardo Lopez	402	Katherine Fallon	250	Elvis Obanor	201
Zeve Katz	640	Arthur Westergren	392	Billy Wilder	245	Jeremy Harbin	200
Frank Kolligian	640	Ghina Malaney	369	Ernesto Magat	240		
Daniel Timm	623	Debra Bell	362	Katie Massart	239		